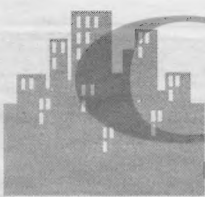


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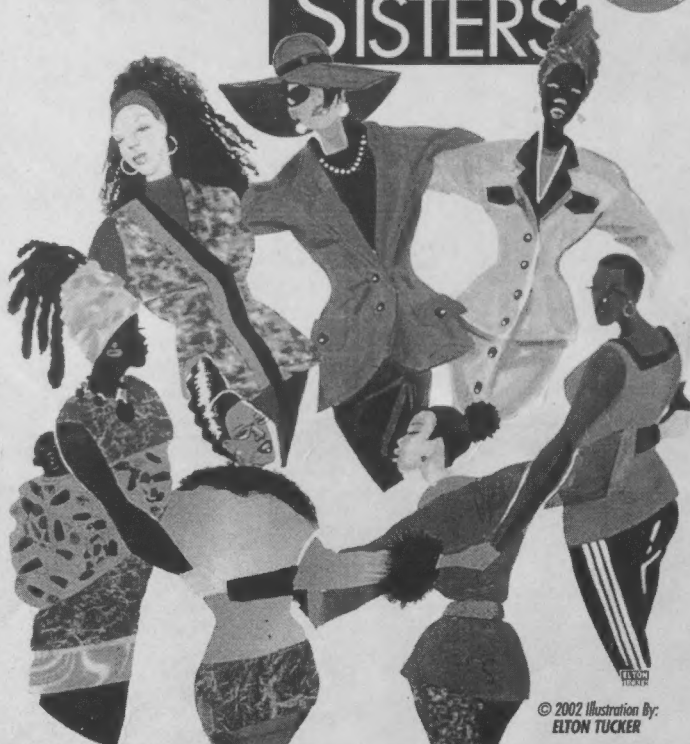
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Mayor James observes Crises Victim Rights Week—Pictured from left to right are Harold Lucas; UMDNJ's Chief of Emergency Services, Larry Smith; Mayor James; Dr. Colleen Walton, Newark Victim Witness Coordinator; Nancy Hamstra, UMDNJ/EMS Director; Gayle Chaneyfield-Jenkins, Newark City Council Member-at-Large and JoAnne Watson, Corporation Counsel.



Plainfield resident named Employee of the Month—Charmaine Richards, R.N., third from the left was recently named Employee of the Month at Newark Beth Israel Medical Center. Shown presenting the award are from left Mark Prowe, M.A., Dr. of Behavioral Health Services at the medical center; Paul A. Mertz, Executive Dir. of the medical center; William Annetto, M.D., Chairman of Behavioral Health Services and Psychiatry; and William Langford, R.N. Dir. of Adult Patient Care Services for Behavioral Health.

Senator Robert G. Torricelli becomes a "Lifetime Member" — Senator Robert G. Torricelli recently became a lifetime member of the NAACP. Pictured here are Daniel Williams, Newark Branch NAACP President center and Patricia Burroughs.

Send your photos and community news to:

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Curious Observer

Joseph Charles newly elevated to the state senate after 22 stellar years in the state Assembly may be tapped for derailment by the Hudson County Democratic Organization because he sided with Jersey City Mayor Glenn Cunningham in the political truffle war with Congressman Robert Menendez. The party may run JC school superintendent Charles Epps — also African American — against Charles for his seat. Also under fire for supporting Cunningham is The Jersey City Democratic Chairman Bobby Jackson. I wonder: How many African American leaders will Menendez consume?

Mayor Sharpe James, who said he put on the whole armor of God to win the election race against Cory Booker, appears to have traded that uniform in for hawaiian shirts and jeans.

What highly visible civic fighter has now quit the school choice movement closely aligned to Cory Booker's campaign. I wonder, was that the requirement for a Newark parade permit?

The Yankee-Nets press conference took on a real human moment. When a student nearly collapsed from heat exhaustion owner Lou Lamoriello, Jason's Kidd's wife Joumana and Mayor Sharpe James rushed over with precision acumen and swept her up. Armarella cradled the youngster in his arms for the rest of the event.

Have an observation you want to share?

Send to: **Curious Observer**

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Nation

Denver unveils Dr. King statue

DENVER — Denver Mayor Wellington Webb and descendants of Dr. Martin Luther King Jr., Frederick Douglass and Sojourner Truth recently participated in the unveiling of a City Park sculpture honoring King and other civil rights leaders.

Martin Luther King III, drew loud applause when he said, "I'm all for national security. But since Sept. 11, we've been losing hard-won freedoms in the name of security. Now, we're not only racially profiling African Americans, but Arab Americans."

Gates to stay at Harvard — for now

BOSTON — (NNPA) Henry Louis "Skip" Gates Jr., chairman of Harvard's Afro-American Studies department, has opted not to take part in the exodus of the university's Black professors: Cornel West and K. Anthony Appiah who are going to Princeton due to conflicts with university President Lawrence H. Summers.

Gates says he will remain at least for the next year in order to rebuild the department.

U.S. Supreme Court deliberates cross burning laws

WASHINGTON — The U.S. Supreme Court will deliberate whether state laws that ban cross burning violate the First Amendment.

Courts in Maryland, New Jersey and South Carolina have stricken down laws banning the burning of crosses. Attorneys general in Arizona, California, Georgia, Utah, Kansas, Massachusetts, Missouri, Oklahoma, and Washington are urging the high court to take up Virginia's appeal.

Study lauds school bus safety

WASHINGTON — (AP) The driver may be ornery and the seats may squeak, but riding that big yellow bus is by far the safest way to get to school—even safer than walking, a study says. The most dangerous way: riding in a car with a teenager behind the wheel.

Researchers found that school buses account for one-fourth of all trips but only 2 percent of children's deaths in school-related traffic accidents. By contrast, teenage drivers account for 14 percent of trips and 55 percent of traffic deaths.

Warning: Scrutinize 'black leadership'

By Hazel Trice Edney
NNPA Washington Correspondent

JACKSONVILLE — (NNPA) "Black leadership," a term that is all but cliché in America's socio-political discussions, is too often misused and misunderstood to the detriment of black people, says University of Maryland political science professor, Ronald Walters.

"We've had a lot of people around in the last decade who speak for black people, who happen to represent the wrath of whites, and who happen to have been given enormous megaphones in terms of television and print media, and

behind them are the kinds of people who want to do us wrong," Walters recently told members of the National Newspaper Publishers Association, which includes publishers of more than 200 black-owned newspapers.

"And if they (whites) call them black leaders and they've given them the kinds of resources that are useful, then they can do harm without actively stepping on the playing field because these people are doing it for them," Walters continued.

"So we ought to be very careful of this confusion about who is a black leader. First look at their resource base," Walters

said. "When this is done, we will find the kind of influences that really doesn't help black people in any way."

Walters was the keynote speaker at a "Leadership Breakfast" during the annual NNPA convention in Jacksonville, Fla.

"I don't know how people talk about black life without reading black newspapers, without listening to black radio," says Walters, who is also a NNPA columnist. He says he consistently reads at least 10 black newspapers.

Walters says there are three main kinds of leaders. The character of each leader is dependent upon the resources

behind him, according to Walters.

A consensus leader, such as the Rev. Jesse Jackson, gains resources from the black and white communities, Walters says. A paternalistic leader — as Republican Secretary of State Colin Powell — operates predominantly in the white community. And the autonomous leader heads only himself. This category includes comedian and activist Dick Gregory, according to Walters.

Walters is one of the nation's most respected political scientists. He says these issues should spark creative tension between the community and the system.



This family-owned company is shining bright, thanks to the Port Authority.

Kelly McKithen started Kelly's Janitorial Services in 1960, and today his son Dennis plays a critical role in managing the business. In 2001, Kelly's won a large janitorial service contract at Newark International Airport, which grew their revenue by 50 percent, doubled their staff and is setting a new standard for cleanliness at the airport.

Dennis credits the Newark Air Services Development Office for making this opportunity possible. Funded by the Port Authority, ASDO has helped hundreds of local businesses compete for contracts associated with Newark International Airport. It's spread real opportunity to every corner of the region. And kept our neighbors working. This is good news for businesses like Kelly's Janitorial Services, for the Port Authority and for everyone in the region.

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Editorial

The parallels in the Cinderella stories of the New Jersey Nets and the City of Newark are so uncanny we can not resist calling for a parade straight down the middle of Broad Street in downtown Newark.

We are anxious to unite these two tenacious comeback champions, and to welcome "home" to Newark what we believe will be a championship team for years to come.

Next we call for Governor James E. McGreevey to put a full-court press on securing the legislative support to move forward on plans for a new \$355 million world-class Newark arena before the fall as he originally planned.

While the Legislature wrangles over the Newark arena, the YankeeNets organization is becoming discouraged over the continuing foot-dragging.

The Nets had a tremendous season and Newark is poised to recapture its historic stature as the centerpiece of economic vitality in New Jersey. Newark has a nexus of transportation, culture, education and health facilities superior to anywhere else in the state. Great strides have been made in creating viable, safe neighborhoods occupied by homeowners throughout the city. Building the arena in Newark is the best choice for all of New Jersey.

The structure of the arena deal removes much of the burden of financing the deal off the taxpayers backs; in short, this is a great opportunity to make Newark self-sufficient with considerable change going into the state's coffers.

The state will benefit by having a family oriented entertainment center located in close proximity to the airport and Manhattan.

This is clearly a win-win deal in our opinion.

All the people of New Jersey will loose if developing the arena in Newark becomes bogged down by partisan politics.

Labor leaders, two former governors, environmentalists, most Democratic legislators and a few Republican legislators have announced support of moving the arena to Newark. The list is growing.

We say strike up the band for the Nets parade, and more importantly, it is time for the NJ lawmakers to get on the bandwagon of progress now.

WWIV: Sticks & stones can break my bones but weapons of mass destruction might mean extinction

By Lloyd Williams

"I know not with what weapons World War III will be fought. But World War IV will be fought with sticks and stones."

—Albert Einstein

If Einstein was smart enough to envision the consequences, I wonder why he allowed himself to build an atomic bomb in the first place? Maybe he had some circuitous, tautological idea that if humanity were ever dumb enough to destroy itself in a nuclear holocaust, then we would deserve to disappear.

Such a perverse application of Darwin's notion of natural selection only underscores the scientific fact that we can become extinct, just like any other species. But it doesn't deal with the underlying issue responsibly.

Whether the conflict involves the United States and Afghanistan, India and Pakistan, Palestine and Israel, or any other hot spots like the Philippines, the Sudan, Chechnya, Malaysia and the

Middle East, the escalation to weapons of mass destruction is both irrational and barbaric.

Yet, the fatalistic, ostrich philosophy operating inside many who think they're sitting a safe distance from the fray is it's survival of the fittest, because the world is overpopulated and the world's natural resources are dwindling. To adherents of this sotto voce theory, the pruning of politically incorrect peoples is a tactical blessing in disguise, as if some segments of mankind need killing in order to prevent a technologically-induced population explosion.

So, we, here in the United States, with blinders almost, have comfortably ignored human rights violations, civil wars, genocide and the ravages of AIDS and starvation elsewhere. And why? Because we never thought any of it could have repercussions here. Then came a critical wake-up call in 9-11.

But only a wake-up call. If you think it's enough now to wave a flag, to add your names to an Internet petition and to send money to the World Trade Center

widows' fund, we may as well start digging our own graves.

Because a military build-up alone is meaningless. Peace will never flow from rivers of blood. For unless we come to acknowledge the humanity of all people, even our enemies, we're in trouble. Don't forget that there was a time when the Japanese, the Germans, the Russians, the Vietnamese, even the British were considered this country's mortal enemies.

Ancient biological traits, residual religious differences and unconquered primeval fears are insufficient rationales for exhibiting ongoing contempt for others we might not understand or agree with. Unless we want the American Dream to be supplanted by an American Nightmare, it is time to take to heart the humbling notion, let there be peace on Earth, and let it begin with me.

Lloyd Williams is an attorney and member of the bar of NY, NJ, PA, CT & MA.

Hate crimes issue reaches floor of Congress

By Ron Walters
NNPA

During the 2000 presidential campaign, the NAACP fielded an ad featuring the daughter of James Byrd, who was dragged to death in Texas, saying that George Bush, as governor, refused to support strengthening of hate crimes legislation. Bush's response was that the proof was in the pudding, since Byrd's murderers were on death row. This was another of those issues that disappeared in the cloud of the terrorist bombings on September 11.

Now the hate crimes issue is resurfacing in the Congress, largely because Middle Easterners, largely Arabs, Muslims and Sikhs, were suffering from discriminatory acts, a fact that also involves the black Muslims.

Attorney General John Ashcroft pledged that hate crimes would be one

of this "top three" priorities, after his stormy confirmation hearing in which he was bruised by the civil rights community over his vote against the hate crimes bill in June 2000. The other two priorities were racial profiling and voting rights. But he has yet to act.

The real leadership on this issue was exercised by members of the Black Congressional Caucus, such as Sheila Jackson Lee, who has offered both a concurrent resolution on citing violence against the Sikhs, as well as a bill known as the Hate Crimes Prevention Act of 2001.

A similar, but more expansive bill was introduced by Rep. John Conyers with 175 co-sponsors from both parties in the House, among other things would provide grants to states to prosecute such acts. It also called for the insertion of gender-based crimes in the collection of data on hate crimes.

Both of these features are very important because many state attorneys general complain that hate crimes are labor intensive, requiring extensive investigations to prove bias as the motive for such acts. This fact often places such crimes at the bottom of the priority heap.

Nevertheless, we also know that hate crimes are also at the bottom of the pile because the crimes are most often perpetrated by whites against people of color, and law enforcement — more often than not white themselves — are loathed to bust them.

Perhaps the real reason for the reemergence of the hate crime issue is that the elections are looming and the House and Senate Republicans will need something to run on that gives their party a human face. As political as this is for doing something right, better late than never.

School vouchers: An idea the poor accepts

By Clint Bolick

Forty-five years ago, in the landmark court case *Brown vs. Board of Education*, the U.S. Supreme Court issued perhaps the most sacred promise that it has ever uttered, that is the promise that every child will receive an equal educational opportunity. We've made significant strides in making good on that promise, but that progress has been painfully uneven.

For children from low-income families and many minority children, the promise has not been kept. That is outrageous and indefensible.

In this debate, I'm glad to hear mention of the First Amendment: "Congress shall make no law respecting an establishment of religion." But the notion that it violates the establishment clause to provide public funds to individuals to make free choices for themselves is one

that the framers of the Constitution and virtually all Americans would consider ludicrous.

We have the G.I. bill. We have Pell grants. Parents can use day-care vouchers with religious providers. If they're denied an appropriate education in the public schools, disabled youngsters may go to private schools at public expense. If the courts adopt critics' reasoning and find vouchers unconstitutional, all of these things would be as well.

When you look at the public opinion polls, the strongest supporters of vouchers are blacks. When the results were broken down by income, it found that wealthier blacks split pretty evenly. But among lower-income black residents, there was a 3 to 1 majority in favor.

Recently, 40,000 scholarships were offered nationwide to low-income parents. More than 1.25 million people applied. Parents are voting with their feet

to try to get their children what every parent wants: the promise of equal educational opportunities for those that the current system has left behind.

The essence of school choice and the reason status quo defenders so tenaciously resist is a transfer of power over basic education decisions from bureaucrats to parents.

In America, we enjoy choices in every facet of our lives. Why not in education? The concern of public education shouldn't be about where a child learns. The concern of public education ought to be whether a child learns.

Clint Bolick is the vice president and director of litigation at the Institute for Justice, a public interest law firm in Washington.

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Couple open \$2.9M day care center with SBA help



Cynthia Harris and Early Learning Pre-School students

PISCATAWAY — Cynthia and Ronald Harris are learning the ABCs of success. It's an education that they received 33 years ago when they started the Early Learning Pre-School and Day Nursery of Piscataway out of their home.

In 1979, the couple expanded the school by purchasing a home in Piscataway to house the operation. Throughout the years, the school enrollment continued to grow. That's when they realized that they needed to do something to accommodate their students.

Needing a large amount of capital to construct a new 16,000 square foot facility, on the same site of the old school, the African-American couple turned to the U.S. Small Business Administration (SBA) for help.

With the assistance of Ira Lutsky, president of New Jersey Business Finance

Corporation, an SBA regulated certified development company, and Despina Small of Amboy National Bank, the couple was able to secure an SBA 504 Loan for \$2.9 million. The SBA issued a \$1 million guaranteed debenture to finance a portion of the loan. Amboy National Bank provided a \$1.5 million loan to finance 50 percent of the project and the couple came up with the rest of the money to fund the remainder of the project.

Acting SBA New Jersey District Director, James A. Kocsi, said, "The 504 program is unique in that 50 percent of the finance project comes from a private-sector lender, SBA finances up to 40 percent of the project from the sale of a 100 percent SBA guaranteed debenture, while the borrower must provide the remaining 10 percent of a project."

Governor's alternative minimum tax opposed by state business organizations

Two major business organizations have come out in opposition to Governor McGreevey's plan to raise \$1 billion in new business tax revenues, claiming it will impose a huge tax increase on many small and medium size businesses that are already struggling to survive in a weak economy. The New Jersey Business & Industry Association (NJBIA) and the New Jersey Chamber of Commerce (NJCC) both issued releases denouncing the plan, introduced into legislation as S1556/A2501 which will apply an Alternative Minimum Tax (AMT) to all C corporations.

"The AMT will impose a huge tax increase on small and medium size businesses that don't use loopholes," said NJBIA Vice President Arthur Maurice. "Even small companies that are losing money will have to pay a large tax when they can least afford it."

Similarly, the New Jersey Chamber of Commerce recently released a statement advising members that the Corporate Business Tax bill (S1556), scheduled to be heard in the Senate Budget and Appropriations Committee in the very near future is bad public policy for New Jersey. According to the Chamber, passage of the currently written bill will stifle the growth of businesses big and small and prolong the current recession.

The McGreevey administration's tax plan dramatically revises existing tax codes to fill the budget gap and will result in unintended short and long term economic consequences.

Tax experts for the business community have stated that by creating a permanent corporate tax policy to address

a cyclical and temporary budget difficulty is inappropriate and ill advised."

Under the Governor's tax plan, all C corporations will be

"The AMT will impose a huge tax increase on small and medium size businesses that don't use loopholes. Even small companies that are losing money will have to pay a large tax when they can least afford it."

subject to the new Alternative Minimum Tax. They will be given a choice between an AMT of either three tenths of one percentage point on their gross receipts or six tenths of one percentage point on their gross profits, which is gross receipts minus the costs of goods. Then they will be required to pay the new AMT or the existing Corporation Business Tax on net profits, whichever is greater. NJBIA has determined that employers will no longer be able to deduct legitimate business expenses like wages and health benefits in calculating their tax liability, which means the AMT will result in large tax increases for many small and medium size businesses.

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Black people investing more

NEW YORK — The percentage of high-income blacks (earning over \$50,000 annually) who invest in the stock market is up 30 percent over the last five years, according to the 2002 Ariel Schwab Black Investor Survey. Over the same period, stock ownership among Whites with comparable incomes rose just 4 percent.

Specifically, 74 percent of high-income blacks today own stocks or stock funds, which is 30 percent higher than the 1998 figure of 57 percent. White stock ownership, meanwhile, has remained statistically flat, moving from 81 percent to 84 percent, narrowing considerably the ownership gap between the two groups.

David Pottruck, president and co-CEO of Charles Schwab & Co., Inc. hailed the 30 percent jump saying, "Every new investor represents another positive step toward wealth-building and offers the promise of greater financial security and opportunity for the entire African-American community."

The latest survey also examines recent investor behavior in light of the lingering recession, a down market for much of 2001, and the September terrorist attacks. The survey uncovered both optimism as well as anxiety among investors, but shows that blacks have generally held to their pre-set investment strategies despite recent events.

In fact, just a handful of

blacks and whites (6 percent and 7 percent respectively) liquidated any investments as a result of last year's recession or acts of terrorism, while a high majority of both black and white investors (74 percent and 68 percent) made no major changes to their portfolios.

Ariel Mutual Funds Chairman and Founder John Rogers highlighted these findings saying, "A fundamental principle of investing is knowing how to handle market cycles and maintaining the discipline to invest for the long term. It is especially heartening to see that we are demonstrating stability and confidence as investors through economically and politically uncertain times."

Green/Coleman bill seeks nutritional supplements coverage

TRENTON — Legislation sponsored by Assemblyman Jerry Green (D-Union) and Assemblywoman Bonnie Watson-Coleman (D-Mercer) to extend health insurance coverage for non-prescription nutritional supplements required by patients with severe health conditions was recently substituted and released recently by the Assembly Appropriations Committee.

The measure (A-775) would require health insurers to cover the costs of non-pre-

scription internal and oral nutritional formulas deemed medically necessary by a physician.

The bill also requires coverage of internal and oral formulas under the State Health Benefits plan.

"Non-prescription nutritional formulas are life-saving antidotes for many patients," said Green. "Health insurers should not second guess the validity of this medical treatment and refuse to pay the costs simply because a written prescription is not required."

Non-prescription nutritional formulas are taken by patients who do not receive ample nutrients through their diets. The dietary supplements, which are taken either by mouth or through a feeding tube, help patients to perform normal body functions.

"In many situations, traditional prescriptions do not provide the nutrients that meet a patient's dietary needs during treatment for a variety of conditions," said Watson-Coleman. "Internal or oral formulas are taken for both rela-

tively benign conditions like vomiting or life-threatening diseases like cancer."

Green originally introduced the legislation in March 2001. However, the topic gained new momentum because of recent publicity concerning a 6-year-old North Hanover girl's battle with a severe stomach condition. The girl, Taylor Kulak, has been diagnosed with eosinophilic enteritis, which resulted in the accumulation of white blood cells in her stomach, esophagus, and windpipe. Taylor's

single-parent mother, Audra Anepete, has medical benefits through the state's plan administered by Horizon Blue Cross/Blue Shield. However, the nutritional supplement is not covered under the plan and costs the family approximately \$350 per week.

The alternative treatment would require Taylor to undergo surgery to insert a feeding tube into her stomach. While the surgery would address the same health condition as the liquid formula, it would be covered by insurance.

Stanley healthcare background checks bill clears state Assembly

TRENTON — The General Assembly recently passed legislation providing a long-overdue basic patient protection by expanding the range of health-care professions that would be subject to background checks.

Currently, nurses' aides, home health aides, and other low level health care workers must undergo a criminal background check prior to being licensed. Assemblymen Craig A. Stanley and Peter C. Eagler sponsored bill (A-2264), which would require similar checks be performed for nurses, doctors, dentists, and all other health professionals.

"The state's safety net for patients has some holes in it that need mending, especially in the area of performing criminal background checks on health-care workers," said Stanley (D-Essex).

"Common sense dictates that if some health care professionals must undergo criminal checks, then all health care professionals should be checked," said Eagler (D-Passaic).

Under the bill's provisions, a person would be disqualified from licensure to practice as a



Assemblyman Craig Stanley

health care professional if that person's criminal background check reveals a record of crime.

The measure would allow any applicant providing clear evidence of rehabilitation from any conviction found on his or her record to be issued a license after officials gauge certain factors.

The bill would direct the state Division of Consumer Affairs to withhold certification until the agency determines that no criminal history record information exists to disqualify the applicant.

The measure now heads to the Senate for further consideration.



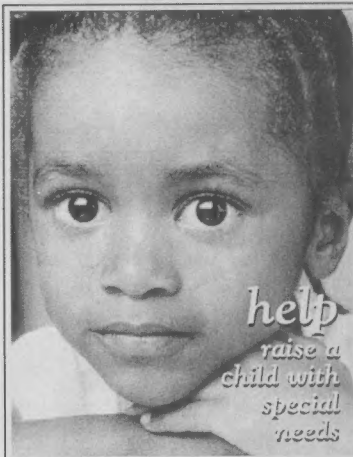
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2002 Home Buyers' Guide



Inside

Homebuyer Resource
Directory—Page 2

Preparations Quells
Home Buyers
fears—Page 3

List of Habitat
for Humanity
Affiliates—Page 4

Community Development
lenders—Page 5

How to Repair Your
Credit—Page 5

From Renter to Home
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Glossary of Home Buyer
Terms—Page 10

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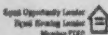
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Somerset County	Arun Shah	732-422-0739
Union County	John Mayfield	732-246-1434
All Other Counties	Lorraine Thomas	201-915-5752

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Network of affordable housing advocates

National listing of Network Housing Development Corporation members:

America's Dream Homes Incorporated of West Paterson, N.J. is responsible for the future construction of Clinton Heights Community in Newark. Clinton Heights will consist of 21 two-family homes. The 21 dwellings will be sold at market rate without any subsidies or restrictions. This is part of Mayor James' plan to build more market rate homes in addition to the subsidized developments. The Bank of New York is supplying the construction financing and many of the permanent mortgage loans. For information call: (973) 345-0800.

Ameriquist Mortgage Company is the nation's largest retail subprime lender. Ameriquist Mortgage is a residential mortgage company that originates, purchases, sells and services specialty finance mortgage loans. The majority of the company's loans are made to finance borrowers who are unable to qualify for traditional credit because their credit history, income, or other factors cause them not to conform to standard agency lending criteria. For info call: (888) 552-7941.

ACORN is the nation's most successful national association of low and moderate-income community organizations. ACORN's most important strength is its commitment to building large scale organizations of low and moderate income families, which have the power to achieve justice for their members, for their communities, and for the nation. ACORN has over 150,000 low and moderate-income members in 40 cities across the country. For information call: (800) 621-6042.

The National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes and advocates ensuring decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. For info call: (202) 662-1530.

The National Fair Housing Alliance is an association of private, non-profit fair housing organizations, state and local civil rights groups, and individuals aimed toward eradicating housing discrimination and guaranteeing equal housing opportunity for all people through leadership, education and outreach, membership services, public policy initiatives, advocacy and enforcement. NFHA conducts national and regional investigations of rental, sales, lending, and insurance practices. Also, NFHA collects statistical information on the extent and nature of housing, lending, and homeowners' insurance discrimination. For information call: (202) 898-1661.

The National Organization of African Americans in Housing is designed to increase black homeownership. In addition, NOAAH strives to improve public housing and eliminate hazards in homes. NOAAH is made up of organizations and individuals dedicated to managing, and building, and improving low and moderate-income housing. Members consist primarily of African American professionals in the housing field and the organizations where they work, along with industry groups dedicated to creating and maintaining good housing for families in need. For information call: (202) 416-1887.

The Homeownership Alliance is an organization committed to preserving, promoting, and expanding housing opportunities for all Americans. The Homeownership Alliance is dedicated to exposing and defeating the trends that would interfere with consumer access to affordable housing. For information call: (202) 354-8205.

Black Enterprise and GE Mortgage Insurance are collaborating on an effort to increase African American homeownership by educating such consumers on the benefits of homeownership. For information call: (800) 444-5664.

New Jersey Citizen Action is the state's largest consumer watchdog organization. NJCA Loan Counseling Service offers individualized loan counseling for low and moderate-income homebuyers in New Jersey. NJCA's service includes credit counseling, consumer education, community meetings, individual counseling, and loan referrals. NJCA assists clients in achieving the American Dream of homeownership. For information call: (800) NJ-OWNER.

The Community Urban Renewal Enterprise, Inc. is a non-profit organization focused on creating affordable homes in urban communities. Also, CURE, Inc. has aimed to advance growth within urban neighborhoods through community collaborations. For information call: (973) 344-9010.

The Urban League Affordable Housing and Community Development Corporation is working to build the infrastructure and economy of urban neighborhoods. The corporation is revitalizing low and moderate-income areas while preserving the fabric of the neighborhoods. For more information call: (201) 451-8888.

Homebuyers' Calendar

TUESDAY, JUNE 25

Fort Lee — Fort Lee Housing Authority's Section 8 Homeownership program announcement ceremony will be held at 10:00 a.m. Event will be held at Fort Lee Housing Authority. For more info call (201) 947-9478.

Madison — Homeownership Workshop will be held at Grace Episcopal Church from 5:45 p.m. - 9:30 p.m. Registration fee is \$10. For more info call (973) 659-9222.

Newark — Corinthian Grace Estates Grand Opening, Phase I will be held from 10:00 a.m. - 12:30 p.m. Participating agencies are First Union and City of Newark. For more info call (973) 624-0111.

WEDNESDAY, JUNE 26

Morris County — Fair & Equal Opportunity workshop will be held from 10:00 a.m. - 12:00 p.m. Call (973) 622-7900, ext. 3250.

Paterson — Homebuyers' Educational Fair will be held at 10:00 a.m. For more info call (973) 345-5350.

THURSDAY, JUNE 27

Newark — Black Ministers Council of NJ will host a Homeownership workshop at the Sheraton Hotel, Newark from 2:15 p.m. - 4:15 p.m. For more info call (973) 678-1217.

FRIDAY, JUNE 28

Camden — Camden Housing Authority will host a Homeownership Opportunity Day at Westfield Towers from 2:00 p.m. - 5:00 p.m. For more info call (856) 831-0134.

THURSDAY, JULY 11

Trenton — Supportive Housing Association of NJ membership meeting at the Mary Roebeling Building from 10:00 a.m. - 1:00 p.m. Call (908) 931-1131 to register.

THURSDAY, JULY 18

Bridgewater — NJ Housing & Mortgage Finance Agency will host Somerset County Homebuyers' Fair at 10:00 a.m. For more info call (609) 278-7400.

SATURDAY, JULY 20

Camden — Citizen Action Group is hosting Women's Housing Initiative Program from 2:00 p.m. - 4:00 p.m. at Rutgers. Call (973) 643-8800, ext. 16.

TUESDAY, AUGUST 13, 20

Morris County — Housing Partnership of Morris County will host a Homeownership Workshop in Spanish at Morris County Police & Firefighter Academy from 5:45 p.m. - 9:30 p.m. For info call (973) 659-9222.09) 278-7400.

Preparation quells homebuyers' fears

By Julian Marsh
City National UDC

We've all heard the horror stories of friends and family purchasing homes and losing the within a year or two. We've also heard horror stories of friends and family purchasing homes they thought were a "real deal" only to find later the purchase price was too high and/or the home was not in the pristine condition indicated by the seller. Why do these things occur? Why are decent families losing homes?

One simple answer is the lack of education on the home buying process by the potential buyer.

Most homebuyers begin the homeownership journey by talking to friends, relatives, or neighbors, the people they know and trust. These people are not necessarily knowledgeable of the home buying process but may have experience purchasing a home. Therefore, they are willing to share those experiences. For example, the buyer may hear that he or she can qualify for a house that is two to three times the household's annual gross income.

Yet, the buyer may not hear the impact of debt-to-earning ratios, down payment size, credit history, and interest rate when calculating the buyer's affordable amount. The buyer frequently

hears stories regarding lenders and who is offering the best deal. However, the persons sharing the stories have little information on the various mortgage products, underwriting criteria, and other factor affecting a person's ability to get a good mortgage loan.

While all of these stories provide limited insight into the process, they fail to provide a comprehensive understanding of the process and what a potential buyer needs to become an educated buyer. Homebuyers' education and counseling, conducted by housing counselors, provide this information.

Certain mortgage programs require buyers to participate in a pre purchase homebuyers' course. These courses prepare the buyer to successfully complete the home buying process.

A good home buyer education and counseling program will explain the roles and responsibilities of the various parties involved in the process, from the realtor who sells the home, to the lender who finances the home, to the inspector who examines the home, and the attorney or title company who closes the deal.

A good education and counseling program also assists the home buyer in assessing the household's financial situation to determine if the buyer can afford to purchase a home.

A good program will provide the buyer with information that allows the buyer to determine how much house the buyer can afford; to acquire knowledge of various mortgage products, terms, and required documentation; to understand the role credit plays in the final loan decision; to resolve credit issues; and provide other information that will allow buyers to avoid predatory lending practices. Homebuyers education and counseling equips the family is with the tools necessary to carry out a successful search for its dream home.

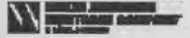
So, whom do potential homebuyers call for this type education and counseling? Start with your city's community planning and development departments. These departments usually work with non profits that provide these services and are able to direct the buyer to housing counseling agencies.

You may also ask the mortgage representative in your local bank if there are programs the bank recommends or supports. Other resources may include non profits that receive funding from HUD, Fannie Mae and Freddie Mac to provide homebuyers education and counseling to prospective buyers. A list of these housing counseling providers may be obtained by contacting these agencies.

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Habitat for Humanity builds dreams on Newark's Littleton Avenue

NEWARK— On Saturday, June 15th at 11:00 a.m. the house located at 271 Littleton Avenue became the forty-second house completed by Habitat for Humanity, Newark. The Citigroup Foundation sponsored, in part, the cost for the materials, supplies and equipment needed to build this lovely house. Employees from Habitats New York location volunteered every Saturday for months to help build this house as well as to work on other Habitat houses being built in this thriving, old Newark community located in the City's Central Ward.

The Kidd family purchased the house where they worked diligently, completing over 600 "sweat equity" hours to qualify to buy it, with Mrs. Kidd spending her vacation time and her two children, Rashard and Shaqueetah pitching in. Previously she says "I tried to buy a three family home and things didn't go through, a coworker, Donna Sessoms told me about Habitat for Humanity and brought me the application and survey, I filled them out and that was the beginning." The



Kidd's are delighted to move into this two story, three bedrooms home. In keeping with Habitat's program of providing home ownership, the house was sold to this deserving family at cost and they will have a zero interest mortgage. Ironically the house is located just a block away from where she grew up. "I'm going back into the same neighborhood I grew up in. I really feel like I am giving back to my commu-

nity," said an exuberant Mrs. Kidd.

The house dedication program celebrated the hard work of building a house, the generosity of Citigroup, agencies, and the genuine camaraderie that developed between people from all walks of life. This celebration was an opportunity for the volunteers; clergy, families, friends and the residents throughout the neighborhood to celebrate and to welcome this new family into this community of proud homeowners.

Habitat for Humanity seeks volunteers to help in building houses each Saturday or to work in other capacities during the week. Habitat has been instrumental in not only helping to build new homes in this area of Newark, but also in working with longtime residents to complete facade improvements. These collaborative efforts have transformed six formerly blighted city blocks into a thriving neighborhood.

Habitat for Humanity Newark plans to begin building the houses for Phase 5, in which twenty-five more new homes are to be constructed.

Habitat for Humanity NJ affiliates

Asbury Park
Coastal HFH
Phone: (732) 7757778

Beverly
Burlington County HFH
Phone: (609) 2395551

Bridgewater
Raritan Valley HFH
Phone: (908) 7040016

Camden
Camden HFH
Phone: (856) 4869177

Cape May Court House
Cape May County HFH
Phone: (609) 4630244

Cranbury
Millstone Basin area HFH
Phone: (609) 4438744

Elizabeth
Elizabeth area HFH
Phone: (908) 3521218

Freehold
Freehold area HFH
Phone: (732) 3083400
fax: (732) 3083419

Hackensack
Bergen County HFH
Phone: (201) 4571020

Highland Park
Middlesex County HFH
Phone: (732) 2517200

Long Branch
Long Branch HFH
Phone: (732) 7281299
fax: (732) 5314990

Millville
Cumberland County HFH
Phone: (856) 3276474

Morristown
Morris HFH
Phone: (973) 6055804

Newark
Newark, HFH
Phone: (973) 6243330

Newton
Sussex County HFH
Phone: (973) 3838882

Paterson
Paterson HFH
Phone: (973) 2784280

Pedricktown
Salem County HFH
Phone: (856) 2998422

Pitman
Gloucester County HFH
Phone: (856) 2569400

Plainfield
Plainfield HFH
Phone: (908) 7695292

Pleasantville
Atlantic County HFH
Phone: (609) 4071775

Toms River
Northern Ocean HFH
Phone: (732) 8189500
fax: (732) 8189510

Trenton
Trenton area HFH
Phone: (609) 3938009
fax: (609) 3935593

Washington
Warren County HFH
Phone: (908) 8351338

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FIRST UNION/WACHOVIA Community development lenders

For more than 40 years, First Union Mortgage Corporation has served the home financing needs of communities across the nation. First Union recently merged with Wachovia Corporation, and we changed our name to Wachovia Mortgage Corporation. While our name may have changed, our continuing commitment to the communities we serve is as strong as ever.

As a recognized leader in community development lending, we are fully committed to ensuring that all segments of our communities have access to our products and services and that each customer is made to feel important and a part of the process. Our expansive menu of mortgage products and community outreach initiatives are instrumental in opening doors to more and more people.

Homeownership is the cornerstone of Wachovia Mortgage/First Union's pledge to neighborhood revitalization, renewal and growth. As we support the goal of increased homeownership on a national and local level, Wachovia Mortgage and First Union employees are joining forces with local communities to participate in events to promote

homeownership and improve affordable housing opportunities in the many communities we serve.

We work diligently with various community groups, non-profit, religious, and civic organizations to promote homeownership and to assist potential homeowners in understanding the mortgage lending process as they move from renting to owning a home.

Reasons you should buy

There are many compelling reasons to buy a home — here are just a few of them...

- Owning can cost the same as renting
- Build equity value (equity is the estimated/appraised home value less the mortgage amount)
- Use equity to qualify for other loans or credit
- Deduct interest paid on your home loan from your taxes*
- Owning a home is a good investment
- Pride of homeownership
- *Consult your tax advisor about deductibility

GETTING STARTED - How Much Can You Afford

If you're thinking of buying a home, it makes good sense to

meet with a mortgage professional early in the process.

Wachovia Mortgage's North New Jersey team of mortgage experts can provide a no-cost, no-obligation mortgage affordability analysis that is quick and convenient, provides insight into your homebuying power, and helps you to begin to focus on homes that fit your dreams as well as your budget.

Our mortgage counselor will also work with you to determine:

- What kind of mortgage is best for you
- What maximum loan amount to expect
- How much of a downpayment you'll need
- What your monthly mortgage payments will probably be
- How interest rates fit into your payments
- A general estimate of closing costs

What lenders look at

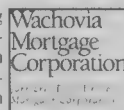
When you work with your mortgage counselor, and start the process of applying for a home, your lender will ask you to provide documentation and information to help them evaluate your loan request.

Lenders consider many fac-

tors in making a loan decision, but in general, concentrate on these seven areas:

- Credit History
- Income
- Employment History
- Debts/Ratios (lenders evaluate debt in two ways: housing payments and payments for all other debt)
- Loan To Value (LTV) (LTV is a ratio of the mortgage amount to the home's appraised value)
- Assets
- The Property

With so many benefits to home ownership, we'd like to help you understand more about homebuying and the mortgage process. Please feel free to call our mortgage experts at 1-800-332-0599 for prompt and courteous service. We can provide a no-cost, no-obligation mortgage pre-qualification and answer any questions. We're sure there's a plan just for you — whether you're purchasing your first home, second/vacation home, investment property, or need to refinance your current home. Thanks for the opportunity to be of assistance.



How to repair your CREDIT

- Pay you bills in full and on time.
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- Apply for only the credit card you need. Too many recent inquiries may indicate outstanding debt that has yet to appear on your credit rating.
- Maintain balances far below your credit limit.
- Show stability. Creditors may consider length of residence and employment, savings account, and whether you own or rent.
- Contact your lenders if you fall behind. They may work with you.
- Never ignore them.
- Establish credit on your own for the first time and start out small.
- Don't use credit repair clinics to remove inaccurate information. You can do that yourself for free.
- Do not co-sign for anyone. You and your prospective spouse should review credit reports and openly discuss finances before saying "I do".



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For over 40 years, we've helped homebuyers find the right financing as First Union Mortgage Corporation. Now that we've changed our name to Wachovia Mortgage Corporation, you can still depend on us to help you secure the home financing that's right for you.

Whether you're buying or building a new home, we offer personal attention and a complete range of mortgage products, including:

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- Jumbo mortgages and LIBOR ARMs
- Construction/Permanent Financing
- Floatdown option and extended rate locks
- No cost, no obligation mortgage pre-qualifications

To learn more about how Wachovia Mortgage Corporation can help you finance your new home, just call our North New Jersey Office at 1-800-332-0599. One of our mortgage specialists will be happy to assist you.

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Making dreams come true

PROVIDENT PROGRAM HELPS FIRST-TIME HOMEBUYERS

Virginia Mestre, a Jersey City resident and single mother of two, yearned for the American Dream for her family: she wanted to buy her own home. What she was uncertain of was how to go about realizing her dream. That is, until she heard about The Provident Bank's First Home Club, a program designed to help fulfill the dream of homeownership.

Today Mestre is the first member of the club to be approved for a mortgage. She obtained a loan in the amount of \$95,000. Next she expects to be the first person to "graduate" from the program by purchasing her first home.

Participants in the program, which is administered by the Federal Home Loan Bank of New York (FHLBNY) and co-sponsored by Provident Bank, learn how to systematically save toward a down payment, closing costs and the other expenses involved in buying a house. Each household makes a commitment to

save a specified amount of money over a given period of time. The FHLBNY matches every dollar the household saves in this program with three dollars to one, — up to a maximum of \$5,000. These funds can be combined with other personal assets to assist the homebuyer with the down payment and closing costs.

Mestre's story is a success every step of the way, according to Brenda Cox, Provident's vice president and community development officer who said, "She read our announcement of the program in the local press, inquired at the bank and followed through with all the requirements."

"She received credit counseling, opened a dedicated savings account with The Provident Bank and saved consistently for 11 months. At the same time she also attended the required homebuyer seminar and began her search for an affordable home," Cox continued. "It wasn't easy, but she finally found a prop-

erty in Irvington that was in her price range. She is delighted that we were able to help her make her lifelong dream a reality."

"I sincerely appreciate the efforts of Brenda Cox and everyone at The Provident Bank. They made it possible for me to achieve my dream of owning my own home," Mestre said.

Cox has a dream, too: she hopes that Mestre will be just the first of many new homeowners to come out of the First Home Club. "We currently have 15 other qualified households officially enrolled in the program," Cox noted. "They are each in different stages of completing their savings plan, as well as meeting all the other requirements of the process. Virginia's story can be repeated in every one of these households, with the help of the First Home Club and The Provident Bank."

For information on the First Home Club or about mortgages call 1-800-448-PROV, or visit www.providentbanknj.com.

City girl succeeds big in real estate



Lydia Sanchez was born in Newark and went to Miller Street school, her father Alejandro Sanchez and Uncle Jose owned and operated Joe's Barber Shop on Wright Street and her grandparents Irene and Mac Reid owned and operated Reid's Quality Cleaners on Sherman Avenue. She graduated from East Orange high school and then married Bill Flagg from Newark.

"I've been a Avon manager, a supermarket manager and owned and operated Lydia's Boutique in Scotch Plains before my real estate career started in 1978," Sanchez says, "Real estate is where I was destined to be. I opened my own ERA Queen City Realty office in Plainfield in 1982 and have moved on up ever since."

ERA Queen City Realty relocated to Fanwood in 1993 and opened a Branch office in Edison in 1992. The company consolidated the two locations and moved to 310 Park Avenue, Scotch Plains, in 1999.

Lydia Sanchez Flagg is the immediate past president of the ERA Broker Council of New Jersey, Member of the Cultural Diversity and Equal Opportunity Committee, Member of New Jersey Associate of Realtors Risk Committee, past member of Board Director of Greater Union County Board of Realtors, Past Member of Middlesex County MLS Board of Directors.

ERA Queen City Realty is a Full Service Real Estate Company with more than 52 Professionally Trained Sales Associates. Ranked Top 100 out of 2500 office nationwide consecutively since 1993. Top 50 office in 1997. We service, Essex County, Middlesex County, Union County, Somerset County and part of Hunterdon County.

Besides the high experience level of agents, another contributing factor to the success of the office is the commitment of each individual working there. Every person is dedicated not only to personal success but to the overall success of the company. This is very evident in the spirit of cooperation that permeates the office.

ERA Queen City Realty offers sellers and buyers the most up to date products and services that includes: technical/financial assistance; seller/buyer home warranty protection plan; national relocation; referrals; manage and sell bank foreclosed properties; new construction; residential and commercial sales (including condos, coops, townhomes and multi-families dwellings); managed the sales for over 5,000 families: All your real estate needs.

If you are contemplating homeownership

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- ***203K Acquisition and Rehabilitation Loans***



U.S. Department of Housing and Urban Development, One Newark Center, 13th Floor, Newark, NJ 07102
Visit our website at www.hud.gov

From renter to homeowner: the home buying process

By F. J. Woods

Department of Housing and Urban Development

Last year, Bishop Edward Hackett and his wife Anne, became homeowners for the first time after renting for 42 years. If you asked him why it took so long, he would say, "I didn't know how to do it. I never thought I could own a home." Bishop Hackett lived in Jersey City, NJ until he bought a home in East Orange. Similar to countless other renters he had no history of homeownership.

Usually, buyers with no family history of owning a home have difficulty understanding the nuances of the process so they continue renting, believing the American dream of homeownership eludes them.

Today, more and more Americans are enjoying the advantages of homeownership. Nationally, America's homeownership rate is 68.1 percent; and the rate among whites is 74.1 percent compared to 52.49, and 46 percent respectively for Asians, African-Americans, and Hispanics. In urban areas, such as Jersey City, Newark, and Paterson however, the homeownership rate is less than 35 percent.

For persons wishing to become homeowners, the first step begins with pre purchase homebuyer's education, especially for the first-time homebuyer. The U. S. Department of Housing and Urban Development (HUD) approves non-profits as housing counseling agencies. HUD and other organizations, such as the Fannie Mae Foundation, Freddie Mac, lenders, states, counties, and cities, provide funding to these agencies. Buyers can log onto the HUD website at www.hud-hcc.org/agencies/newjersey.txt to locate an agency in their area.

After obtaining pre purchase homebuyer's education, the counselor schedules a buyer for one-on-one, private counseling sessions. This gives the buyer an opportunity to discuss all aspects of the home buying process; provides an assessment of the buyer's ability to purchase a house, and how much house the buyer can afford, and assists the buyer in developing a homeownership action plan.

Next the buyer is usually ready to proceed to step two: shopping for a mortgage. Buyers are advised to contact two or three lenders to compare mortgage products and terms. Lenders offer numerous mortgage products. The underwriting criteria and terms often differ for down payments, closing costs, and payments to the lender over the life of the loan. First time home buyers may also contact agencies, such as the



Bishop Edward Hackett stands in front of his East Orange home

State of New Jersey, Housing Mortgage and Finance Agency (HMFA), local Community Planning and Development Departments; and lenders to ask about grants and subsidized construction programs such as those announced by President Bush recently.

Obtaining mortgage approval before looking for a house puts the buyer in a better negotiating position with the seller. It tells the realtor and seller the buyer is serious about buying a home and whether the buyer can afford the house and obtain financing.

After mortgage approval, the buyer is ready to shop for a home. Buyers are encouraged to shop for homes in all affordable areas. Buyers should avoid being steered to certain lenders, areas, homes, and/or neighborhoods. After the education and counseling process the buyer should be able to select a pleasing neighborhood, home, and other amenities.

Throughout the home buying process, buyers should know their rights under federal and state fair housing laws. The HUD website at www.hud.gov/buying/index.cfm is a good source of information regarding federal fair housing laws and other homebuyer rights.

The most common source to assist buyers in locating the right home is the realtor. Buyers have the right to work exclusively with a realtor who is a buyer's agent. Usually, the realtor will tell the buyer if the realtor is a

mation on government foreclosed properties.

Buyers are cautioned to take their time when shopping for a home and not be persuaded to buy the first house shown, to buy a home in a certain neighborhood, or submit offers or bids in excess of the property value or the approved mortgage amount. When a buyer becomes a victim of steering and/or predatory lending, the cost is usually more than the market price for a home of equal or less value. The slogan "buyer beware" applies when shopping for a home.

In the offer to purchase a home, buyers should ensure contingencies, including financing, closing date, clear title, whole house inspection by an independent certified inspector, appraisal, and, if the house was built before 1978, a lead based paint inspection, are part of the contract. Buyers should consult a real estate attorney to review their contract to make sure they are protected from buying defective properties, paying too much for homes, and/or other non-controllable issues.

Once an offer to purchase is submitted, the buyer may rescind the offer within a specified period without penalty. If the seller accepts the offer and buyer agrees, the buyer may hire an attorney to review the contract and act as the buyer's closing agent or the buyer may use a title company for closing services. Buyers have the right to choose an attorney or title company not connected to the realtor, lender, and/or seller. However, the buyer should ensure all contract contingencies are met before the buyer pro-

ceeds to closing. If contingencies are not met, the buyer can legally cancel the contract without penalty.

The home buying process is complete when the buyer closes the deal. The buyer sets the closing date in consultation with the lender, attorney or title company. The closing agent ensures all documents are finalized, title search is complete, title insurance issued, deed prepared to transfer ownership, and other paperwork is in order and ready for the buyer's signature.

One document that buyers should receive at least one day prior to closing is the HUD-1 Settlement Statement — a summary of all costs and fees related to the home purchase. Buyers can legally review, question, and challenge incorrect information, excessive fees, and charges that were not disclosed in previous documents, such as the Good Faith Estimate, required under the Truth and Lending Law. Next the buyer obtains a certified or cashier's check in the required amount. At closing, the buyer reviews, asks questions, understands, and signs all related documents. Once signatures are obtained and the buyer's check presented, the buyer receives keys to his or her new home.

Becoming a successful homeowner takes time and patience. However, as the Hacketts discovered, it is possible to go from renter to homeowner with informed effort. Interested buyers may also call the HUD Newark Field Office at (973) 622-7900 for information, or go the HUD website at www.hud.gov/buying for local information.

HUD offers financing, purchasing options

The U. S. Department of Housing and Urban Development (HUD) insures mortgage loans to help people buy or refinance their current homes with a low down payment.

HUD doesn't make direct loans, however. Buyers must go to a local HUD-approved lender, who will help homebuyers determine which HUD's programs is suitable for them.

HUD-Insured Loans: Buyers interested in a purchasing a home who meet HUD's credit qualifications may qualify for a low down payment of three percent. HUD-insured loans are available in urban and rural areas for single-family homes and for 2-unit, 3-unit, and 4-unit properties.

To get a HUD-insured loan, apply for a mortgage at a HUD-approved bank, mortgage company, or savings and loan association.

HUD-Insured Loans for Rehabs: HUD insures loans to rehab and make improvements on one- to four-unit homes that have been completed at least one year. Owners may be eligible for this product. There is no up front mortgage insurance premium. Loans range from under \$5,000 to a maximum of \$25,000.

In some cases, HUD insures loans for people who have past credit trouble and do not meet standard credit requirements to buy low cost homes. Down payments can be as low as 3 per-

cent, and closing costs can be wrapped into the mortgage.

HUD-Insured Energy Efficient Loans: For persons buying or refinancing a home who want to roll the cost of energy saving improvements into their mortgage, HUD's Energy Efficient Mortgage Insurance Program may be appropriate.

HUD-Insured Loans for Condominiums: HUD insures loans to buy or refinance a principal residence in a condominium development. Down payments can be as low as 3 percent, and closing costs can be wrapped into the mortgage.

HUD-Insured Loans for Disaster Victims: Residents who have lost their home due to a natural disaster, may qualify for a HUD-insured loan. For home disaster loans, no down payment is required. However, to qualify the President must have declared your community a natural disaster area in order to qualify.

HUD-Insured Reverse Mortgages for Elderly Homeowners: HUD also provides mortgage insurance to enable elderly homeowners to convert the equity in their homes into monthly income and/or a line of credit to be repaid when they no longer occupy the home.

For more financing information call the HUD Newark Office at (973) 622-7900, or visit the HUD website at www.hud.gov.

Homebuyers' Essentials:

What can you expect from your lawyer?

The process of buying a home can be extensive. You want someone in your corner who represents your interests who is obligated to provide you with competent legal advice. Obtaining a real estate lawyer can assist you wade through the home buying process. Your real estate lawyer should:

- determine that the offer to purchase reflects your intentions.
- search title, to prepare or check all legal documents and to complete registrations which transfer title to your name
- advise you on financial matters, such as where and how to obtain a mortgage.
- properly compute the costs of completing the purchase and make sure you pay the correct amount to the seller.
- examine documents such as Surveyor's Certificates and Zoning Memoranda, and inform you of any problems.
- obtain information on property taxes.
- assist in arranging insurance coverage for the house.
- make certain that the seller receives your money only when the property has been correctly transferred to you.
- confirm that you have obtained title to the property, with no mortgages or other claims against it except those you have agreed to.
- assist you with any problems which may arise before or after you obtain possession.

In summary, your lawyer helps to ensure that you get exactly what you have agreed to buy at the price you agreed to pay and on the agreed terms. When the transaction is finalized, your lawyer should send you a written report confirming what has been done, and itemizing all funds you have paid or have yet to pay.

Credit counseling can help repair credit

Having good credit is key to home ownership. Those who have bad credit are more likely not to be approved for a home or pay inflated interest rates for a home.

Would be home buyers are choosing credit counseling in an effort to increase their credit rating and ultimately buy a home.

Credit Counselors act as intermediaries between you and your creditor and negotiate the best terms possible by reviewing your financial situation and making recommendations to increase your FICO score. Some credit counselors offer credit education classes.

During your credit counseling session the would be home buyer is asked to submit information that will assist counselors give a fair assessment of your credit rating, your counselor will request that you bring as much financial information as possible. The questions you will be asked to answer will require financial statements to support the information submitted.

After helping you establish a balanced budget, counselors ask creditors to accept smaller monthly payments. In addition counselors also are able to provide would be homebuyers with resources to assist with more serious credit problems such as identity theft, a growing crime.

There are also "credit doctors" who promise you will have "new credit" in no time. Unlike a reputable credit counselor credit doctors often request that you create a new social security number by substituting it with a nine digit federally issued Employer Identification Number (EIN #). By doing this you are actually creating a new persona, which is a felony.

There are other benefits to credit counseling, your counselor can eliminate creditor harassment, reduce or eliminate interest, late fees and penalties and condense your monthly credit card payments by fifty percent ultimately saving you money.

FICO scores, what affects them, how lenders look at them

FICO stands for Fair Isaac & Company, and credit scores are reported by each of the three major credit bureaus: TRW (Experian), Equifax, and TransUnion. The score does not come up exactly the same on each bureau because each bureau places a slightly different emphasis on different items. Scores range from 365 to 840.

Many things can effect your FICO score; delinquencies, too many accounts opened within the last twelve months, short credit history, balances on revolving credit are near the maximum limits, public records such as tax liens, judgments, or bankruptcies, no recent credit card balances, too many recent credit inquiries, too few revolving accounts and too many revolving accounts.

The credit score is actually calculated using a "scorecard" where you receive points for certain things. Creditors and

lenders who view your credit report do not get to set the scorecard, so they do not know exactly how your score was calculated. They just see the final scores.

Basic guidelines on how to view the FICO scores vary a little from lender to lender. Usually, a score above 680 will require a very basic review of the entire loan package. Scores between 640 and 680 require more thorough underwriting. Once a score gets below 640, an underwriter will look at a loan application with a more cautious approach. Many lenders will not even consider a loan with a FICO score below 600, some as high as 620.

Credit scores can affect more than whether your loan gets approved or not. They can also affect how much you pay for your loan. Some lenders establish a "base price" and will reduce the points on a loan if the

credit score is above a certain level. For example, one major national lender reduces the cost of a loan by a quarter point if the FICO score is greater than 725. If it is between 700 and 724, they will reduce the cost by oneeighth of a point. A point is equal to one percent of the loan amount.

Today, credit scores are important if you want to get the best interest rate available. Protect your FICO score. Do not open new revolving accounts needlessly. Do not fill out credit applications needlessly. Do not keep your credit cards near the maximum limit. Make sure you do use your credit occasionally. Always make sure every creditor has their payment in their office no later than 29 days past due. And never ever be more than thirty days late on your mortgage.



Before you start shopping for that dream home, it's a good idea to determine how much you can afford to borrow. Many borrowers choose to pre-qualify for a loan amount even before they find a property, so that they don't waste time looking at homes that they cannot afford. If you do pre-qualify for a loan a pre-approval letter can be used for negotiating with realtors and sellers.

Step 2: Finding and Securing the Right Property

Once you know how much you can afford, you're ready to find a property. When searching for a house, consult a professional real estate agent. It is also a good idea to make a list of those factors that are important to you - such as location, number of rooms, size of rooms, proximity to your job and the quality of the school district - and then rank those items in order of importance. If you're considering an out-of-state relocation, you may also want to research "hidden" cost-of-living increases; such as utility prices, car insurance rates and property taxes.

Step 3: Applying for a Loan

You'll need to answer a few questions about yourself and the property you are interested in buying, as well as some basic questions about your income and finances. Afterwards a loan officer will run a credit report. Upon receiving the application, your loan officer will discuss the details of your loan.

Step 4: Selecting a Loan Program

There are a number of factors to consider when determining which loan program is best for you: the relationship between interest rates and points, the length of time you plan to stay in the home, your financial status, etc.. Your loan officer is trained to ask the right questions and help you evaluate these factors as well as select the right products for your needs and help you decide whether to lock or float your rate until closing.

Step 5: Loan Processing

Your loan officer should give you a package of documents in duplicate that will provide you with information about the loan for which you have applied, along with a list of documents required for your application to be complete. Your loan officer and underwriter should be available to answer any questions you may have and work with you to complete all necessary paperwork. You will then sign the documents in the package and return your copies along with any additional documentation that has been requested.

Step 6: Approval and Clearing to Close

This is the "home" stretch! Assuming your financial documentation is all in order, you will be approved for home financing and issued a mortgage commitment letter. The mortgage company closing department will review certain legal documents, such as an appraisal and title report for your new home (documents that you will provide with the help of outside agencies) and you will be cleared to close. At that time, you will call your attorney, title or escrow company and schedule a closing date with the closing department.

Step 7: Closing

The closing is the most crucial step in the mortgage process, because legal documents are signed and substantial amounts of money exchange hands. It is also the most exciting step, because it is the only thing standing between you and your new home. The closing is held at your settlement agent office, usually a title company or attorney's office near your home. Your loan documents, wire transfer and loan funds will be delivered to your settlement agent or attorney at least 24 hours prior to closing.

Buying a home can be a painless process if you are prepared. Play it smart, work with a reputable lender and ask the advice of your loan consultant whenever you are in doubt.

What you need to know

The real-life effect of predatory lending

NEWARK — Beatrice Troup, a 75-year-old African American woman, had lived in her home in Newark for over 40 years when a home repair contractor targeted her. Although she owned her home free and clear, the contractor convinced her to undertake home repairs that eventually resulted in a debt of \$46,000. Despite a virtually unblemished credit record, Ms. Troup's loan terms were excessive, including an adjustable interest rate starting at 11.65 percent and thousands of dollars in unnecessary fees and charges. Moreover, after fifteen years, the loan required a balloon payment of \$41,000.

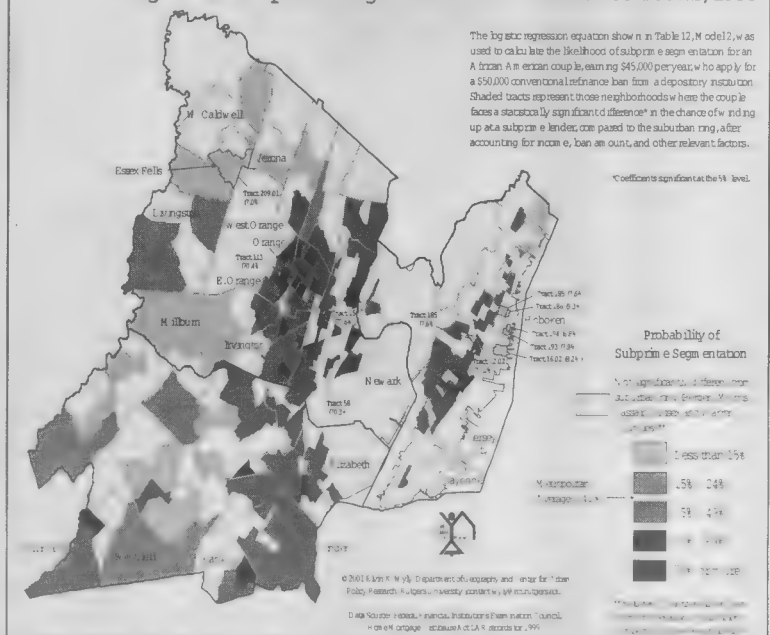
Although Ms. Troup provided evidence that the lenders involved had targeted elderly, minority homeowners and that the loan terms exceeded a reasonable assessment of any credit risk she posed, she faced an uphill battle because the statute of limitations had expired on some of her claims and the trial court refused to address others. After interven-

tion by the New Jersey Supreme Court, the New Jersey Appellate Division rendered a decision that provides not only landmark legal standards regarding her ability to raise civil rights defenses, but also ensures that Ms. Troup will not lose her home.

Mrs. Troup was the victim of predatory lending.

Predatory lending refers to the wide range of harmful and abusive home mortgage lending practices that strip equity from people's homes and wealth from their communities. While any abusive financial practice is a cause for concern, predatory lending is particularly alarming because it attacks and undermines homeownership, a cornerstone of the American dream. Of even greater concern, predatory lending practices are disproportionately concentrated in urban and minority areas, reflecting what the Fannie Mae Foundation has referred to as the ongoing presence of a "dual housing finance market."

Figure 6. Subprime Segmentation for Refinance Loans, 1999



For women heads-of-household with children and possibly extended family responsibilities, homeownership is remote, if not impossible.

Studies have shown that single women are less likely to own their own homes than single men. Women don't tend to believe they can qualify for homeownership in good part because banks, while not obviously discriminating against women, tend to engage in a more subtle form of prejudice by doing nothing to reach out to this segment of the population.

CPEF is out to change these facts and perceptions.

In the last five years, as a result of CPEF's statewide outreach program, several thousand women have attended their "A Home of Her Own: Women's Housing Initiative program" in Newark, New Brunswick, Paterson, Jersey City, Asbury Park, Trenton, Elizabeth, East Orange, West Orange, Hackensack, Perth Amboy, Plainfield, North Bergen or Camden. At these forums, women who purchased homes after counseling describe their experiences, including the roadblocks they first encountered in trying to get a mortgage, as well as the counseling process that helped



them obtain homeownership. To date, more than 6,000 women have been counseled through the program.

The Women's Housing Initiative has been enormously successful and CPEF is requesting funds to expand the program, provide additional counselors, develop a volunteer training program.

In addition to bringing women into loan counseling, CPEF also strives to help them become mortgage ready. Some participants require long-term counseling (up to two years) to solve complicated credit problems.

Many low- and moderate-income women become homeowners, using discounted, below-market rate mortgages, thus

CPEF's goal to provide affordable housing, and counteract the destabilizing effects of neighborhood dislocation in urban centers throughout New Jersey.

These women often become equipped to serve as forceful, articulate spokespeople for their communities' interests in a changing financial services environment, according to a CPEF release.

Over one million New Jersey households are experiencing serious housing problems overcrowding, deterioration or exorbitant costs. Nearly one third (909,282) of all New Jersey households are living in housing that is either excessively expensive, overcrowded or substandard. Especially hard hit are low income families, people with disabilities and the elderly; even many families with two working parents find it difficult to find housing they can afford.

CPEF believes that attaining homeownership is a fundamental step toward individual empowerment and community stabilization. When people own their homes, not only do they have a greater investment in their community, but they are also engaged in gaining equity and building wealth.

Glossary of terms for home buyers

Ready to buy a house? Then you might want to freshen up your knowledge of terminology you're bound to come across as you journey from the dream of home ownership to actually turning the key to your dream home.

Amenity: A feature of the home or property that serves as a benefit to the buyer that is not necessary to its use.

Amortization: Repayment of a mortgage loan through monthly installments of principal and interest; the monthly payment amount is based on schedule that will allow you to own your home at the end of a specific time period.

Application: A form used to record important information about the potential borrower necessary to the underwriting process.

Appraisal: A document that gives an estimate of the property's fair market value.

Assumable mortgage: A mortgage that can be transferred from the seller to a buyer.

Balloon mortgage: A mortgage that typically offers low rates for an initial period of time then the balance is due or is refinanced by the borrower.

Cash reserves: A cash amount sometimes required to be held in reserve in addition to the down payment and closing costs.

Certificate of title: a document provided by a qualified source that shows the property legally belongs to the current owner.

Closing: Also known as "settlement," this is the time when the property is formerly sold and transferred from the seller to the buyer.

Conventional loan: A private sector loan, one that is not guaranteed or insured by the U.S. government.

Credit history: History of an individual's debt payment.

Credit report: A record that lists all past and present debts and the timeliness of their repayment.

Debt-to-income ratio: A comparison of gross income to housing and non-housing expenses.

Down payment: the portion of a home's purchase price that is paid in cash and is not part of the mortgage loan.

Earnest money: money put down by a potential buyer to show that he or she is serious about purchasing the home.

Equity: an owner's financial interest in a property; calculated by subtracting the amount still owed on the mortgage loan (s) from the fair market value of the property.

Fair Housing Act: a law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status or disability.

Fixed rate mortgage: a mortgage with payments that remain the same throughout the life of the loan.

Foreclosure: a legal proceeding at which the mortgaged property is sold to pay the loan of the defaulting borrower.

Homeowner's insurance: an insurance policy that combines protection against damage to a dwelling and its contents with protection against claims of negligence or inappropriate action that result in someone's injury or property damage.

Interest rate: The amount of interest charged on a monthly loan payment, usually expressed as a percentage.

Lease purchase: allows a person to lease a home with an option to buy; the rent payment is made up of the monthly rental payment plus an additional amount that is credited to an account for use as a down payment.

Lien: a legal claim against property that must be satisfied when the property is sold.

Mortgage: a lien on the property that secures the promise to repay a loan.

Pre approve: a lender commits to lend a determined amount to a potential borrower.

Principal: the amount borrowed from a lender; doesn't include interest or additional fees.

Refinancing: paying off one loan by obtaining another. Refinancing is generally done to secure better loan terms.

Sweat equity: using labor to obtain a property as part of the down payment.

Truth-in-lending: a federal law obligating a lender to give full written disclosure of all fees, terms and conditions associated with the loan.

Hudson United Bank can help you buy the home of your dreams

Our First-Time Home buyers Program Offers

No point loans, Loan programs with low down payment options. Our exclusive service guarantees to:

- Beat any lender's price or pay you \$250*

- Make a same-day loan decision or pay you \$250

- Close your loan by your requested closing date, or reduce your interest rate by 1/8th of one percent for the life of the loan**

One simple phone call is all it takes to get your mortgage financing process underway!

From start to finish, you'll find that our mortgage pre-approval process is as easy as 1-2-3. With pre-approval status, you have the power to search for a home within your price range - saving you time and effort.

Step 1 Simply give us a call. Call our toll-free number to speak directly with a Mortgage Loan Consultant at 1-800-416-1324. Or visit us online at www.hudsonunitedbank.com

Step 2 The entire process is amazingly fast - once we have your permission, it takes only 30 seconds for our advanced computer system to access your credit report!

In as little as 15 minutes, one of our expert Mortgage Consultants will complete your application, review your credit history, discuss mortgage programs and interest rate options, and let you know if your loan is approved. Or visit us online and complete your own application.

Best of all, we guarantee to

give you a loan decision the very same day, right over the phone or online.

Step 3 Your Mortgage Loan Consultant will mail you a step-by-step application package for your review and signature. Everything is organized to help you complete the forms quickly and easily. If you have any questions, we're here Monday through Saturday to answer them.

Once you sign and return the package with all required documentation and we receive a satisfactory appraisal, your application is complete!

At Hudson United Bank, we offer over 100 mortgage loan products and lend in 50 states for primary residence, vacation home or investment property loans. Our expert Mortgage Consultants will work with you to help you make the decision that is right for you.

Hudson United Bank is a multi-state, community banking franchise with over 200 branches and \$6.8 billion in assets. As a full-service commercial bank, we're big enough to deliver the convenience you demand. And we're small enough to care about every customer.

We'll take the time to get to know you, understand your needs, and find solutions to help you meet your goals. Our local branch employees participate in various community initiatives. At Hudson United Bank, our commitment to our customers and the communities we serve is very important to us.

Our Sales Managers are available to talk to you about the great products and services Hudson

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Sharon Jones at 155 Halsey Street, Newark, NJ 07102 (973-643-5702)

Dave Harris at 356 Springfield Avenue, Newark, NJ 07103 (973-824-1688)

Charles McWilliams at 100 Hamilton Plaza, Paterson, NJ 07501 (973-742-6060) or visit 399 Union Avenue, Paterson, NJ 07502 (973-304-2959)

Michael Johnson at 330 21st Avenue, Paterson, NJ 07501 (973-742-7035)

Rosa Perez at 155 Jefferson Street, Passaic, NJ 07055 (973-815-1522)

You can also call 1-800-HUBLINK or visit our website at www.hudsonunitedbank.com

Member FDIC, Equal Housing Lender, Equal Opportunity Lender. Price and programs are subject to change without notice. *A customer must provide a complete, system generated Good Faith Estimate, listing a specific lender's name, that is dated the same day as the rate quoted by us.

If such Good Faith Estimate indicates an equivalent or lower interest rate and closing costs package, for the same loan program that is offered by us and we have verified the accuracy of the rate and fees listed then we will have the option of beating that lender's total loan costs by \$100 or paying the customer \$250 (\$500 for properties located in California) when they close with that lender and provide us with a copy of the signed Note and Final HUD-1 Settlement Statement.

**Approved, conventional, purchase loans only.

HMFA funds affordable housing for all New Jersey citizens

In three decades HMFA has grown through expanded services and new products but the goal remains the same: To encourage the production of affordable housing for all New Jersey citizens.

The New Jersey Housing and Mortgage Finance Agency's (HMFA) Single Family Division provides a variety of residential mortgage financing programs. These programs primarily serve low, moderate and middle income first-time home buyers and urban home buyers (who do not have to be first time home buyers).

In addition, the Single Family Division administers the Police and Fire Retirement System Mortgage Program and offers a variety of other innovative loan products. Most HMFA homeownership loans are originated by private lenders that are approved to participate in the programs. Single Family also is the HMFA's focal point for construction financing and subsidy provided under the HMFA's national award winning Urban Homeownership.

Home Buyer Mortgage Program

A below-market, fixed interest rate is offered to first-time home buyers and urban area buyers. Down payments of as little as three percent are required and must come from the borrower's own assets. Loans are 30-year fixed rate. Certain closing costs can be gifted by family members, non-profit organizations or government agencies. Debt to income ratios are as high as 33 percent (housing debt, i.e., mortgage, taxes, insurance) and up to 38 percent (total monthly debt load).

Homeownership For

Performing Employees (HOPE)

HOPE is an employer guaranteed loan program that offers no down payment, below-market, fixed rate mortgages to eligible employees without private mortgage insurance. Employers must be approved by the HMFA. The program adheres to the same mortgage program requirements as the Home Buyer Program. Any size company can participate. The employer can establish qualifications in addition to HMFA program restrictions.

Home-Plus Program

A fixed interest rate home mortgage to qualified first-time and urban area home buyers with immediate home improvement needs. Homeowners are allowed to finance up to \$15,000 toward home repairs and improvements as part of the first mortgage. Improvements allowed include replacing a roof, painting, installing improved heating or air conditioning systems, renovating a kitchen or bath, renovating plumbing or electrical systems and enlarging rooms. Energy conservation and solar energy improvements are also eligible. Handicap accessibility improvements are also eligible repairs.

Mortgage Opportunity Program

The Mortgage Opportunity Program (MOP) is available to "First Time Home Buyers" who meet certain income guidelines. Buyers purchasing in an "Urban Target Area" need not be "First Time Home Buyers", but may not own another home at closing. Eligible properties include newly constructed, fee-simple, non-condominium housing units in statewide and urban areas.

The mortgage loan is offered at the prevailing fixed interest rate for a term of 30 years. Borrowers may finance the full purchase price, as well as closing costs, provided the borrower has sufficient funds to cover the closing costs.

vided the Loan-to-Value (LTV) does not exceed 100%. Borrowers must have funds to cover escrows required at settlement. These funds cannot be financed.

One hundred percent mortgage program for purchasing homes in HMFA approved housing developments and new homes provides no down payment, no mortgage insurance, mortgage loans at pre-approved new or rehabilitated single-family housing developments and for certain newly constructed units. Down payment and closing cost assistance may be available under this program. First-time and urban area buyers are eligible for 30-year fixed rate financing at the HMFA's prevailing interest rate. The program is subject to funding and housing availability.

A no-interest second mortgage loan up to \$10,000 is available to owners of single family residences whose source of drinking water comes from a private well that violates the State's Primary Drinking Water standards or the standards for sodium, chloride, lead, mercury, iron or manganese. Loan proceeds can be used to pay for an alternative potable water supply or adequate and appropriate treatment technology.

Purchase/rehabilitation mortgage program

Qualified first-time home buyers and urban target area buyers can receive below-market interest rate financing for the purchase and rehabilitation of a presently owned home. Seventy-five percent of the home's existing external walls and interior structural framework must remain in place as part of the rehabilitation. Must meet FHA 203(K) requirements.

Reverse mortgage program

The HMFA offers HECM reverse mortgage loans. A HECM loan is an FHA-insured reverse mortgage allowing seniors (62 and over) to access the equity in their home without a monthly repayment schedule for as long as they live in the home. The program assists older homeowners to access money by using the equity in their homes as collateral. Loan proceeds can be taken in a lump sum, monthly payments, line of credit or some combination of these options. Loan amount is determined by property value and borrower age. Counseling is required. No restriction on value of property. No income requirements or verification. FHA maximum mortgage amounts apply against amount borrowed for the FHA product.

Upstairs-downtown mortgages

This program provides FHA-insured as well as private mortgage insurance below market-rate mortgage funds to acquire and rehabilitate or refinance and rehabilitate residential structures with a store-front commercial component. The program objective is to help municipalities and small businesses revive the mercantile and housing potential of main street and neighborhood commercial areas. No income limits apply. Owner occupants and small investors are eligible. FHA maximum mortgage amounts and unit size apply.



Piscataway - \$350,000

Just listed!! Colonial Cape on double lot!! Fully carpeted, hardwood floors, 4 bedrooms, 3.5 baths, double closet in master bedroom, gas fireplace in family room, Mud room, laundry room on main floor. Skylights throughout, multiple decks, hot tub on deck, pool, two full partial finished basement, two car garage.

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No other New Jersey bank provides better value by consistently offering lower mortgage rates. At Hudson City Savings Bank, we believe trust and integrity are absolutely essential in building relationships with our customers. To that end, our mortgage products offer one feature you'll love—a pain-free, straightforward process. We've placed a great deal of effort into developing a system to help approve and close your loan quickly without stress, frustration, or costly surprises.



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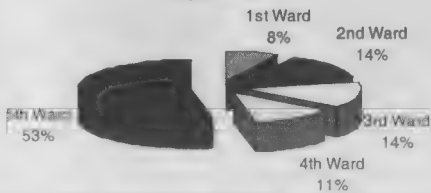
CITY OF EAST ORANGE

Robert L. Bowser, Mayor &
East Orange City Council
Welcomes First Homebuyers



HOMEbuyers Purchase Program — Since 1998, the East Orange Neighborhood Housing & Revitalization Division has assisted nearly 100 first-time homebuyers realize their dream of homeownership. In 2000, Mayor Bowser initiated the Monthly Homebuyers Workshop program to educate and prepare prospective homebuyers during the home purchase process. In just the last year, with a Dream Team of local banks, mortgage lenders, realtors, attorneys and housing counseling, the Housing Division has financially-assisted close to forty first-time homebuyers and helped them to get their piece of the American Dream — homeownership in East Orange. Most of the homebuyers who have received funds through the City since 1998 have settled in the 5th Ward — 53% (as noted by the graphic below).

**East Orange Homebuyers Since 1998 -
By Ward**



Millenium Row — On previously undeveloped land, East Orange-based VMC Management Corp. produced six (6) newly constructed homes at 172-182 South Clinton Street, which were completed in 2001.



Landmark Homes & Landmark Crossing — These projects, located across the street from each other on North Grove Street, were completed in 1999 by HANDS, Inc., and consist of 32 new housing units on previously undeveloped land.

Citation Homes I & II — Completed in 2000 by HANDS, Inc., these two affordable housing projects, with 6 new homes on Park Avenue & N. Walnut Street, and four newly constructed housing units on S. Maple Avenue and Winthrop Terrace have provided first-time homebuyers a chance to lay down roots in East Orange.

Princeton Street Revitalization Project —

This project, located in the 3rd Ward, consists of the acquisition, rehabilitation and sale of six (6) one- and two-family, vacant homes, and the new construction of four (4) one-family homes on Princeton Street. The project began in the Fall of 2001. The non-profit developer is HANDS, Inc. of Orange.

Property Auctions — The City of East Orange is committed to converting otherwise unmarketable properties to revenue-producing status by way of Property Auctions. The first two auctions of 2002 sold over 26 properties to developers for a amount in excess of \$3 million since 1999. The City expects to hosts additional auctions throughout the remainder of the year.

For more information call: Glenn Arnold, Acting Manager, Division of Neighborhood Housing & Revitalization at 973.266.5137

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In this Special Edition—City News Homebuyers' Guide, we provide you with information and examples to show how African American homebuyers, and others in the emerging markets, are increasingly overcoming barriers to home ownership.

Obstacles including having enough money for a down payment and finding an affordable home continue to fall as more "first time" homebuyer programs become available and builders get incentives to build homes for all income ranges. So for today's serious homebuyer, becoming informed and prepared is the key.

Through this City News Special Edition—Home Buyer's Guide you can become better informed about homeownership: how to get started, how to obtain financing, how to repair credit, and who the resources are that can help you in your quest for homeownership.

This City News Special Edition—Home Buyer's Guide provides you with professionals who can help move your dream to a goal of homeownership. Homeownership is your first step in wealth creation. It is up to you to get the job done.

We want to acknowledge the resource partners who have contributed to this City News Special Edition—Home Buyer's Guide, especially the New Jersey Regional Office of Housing and Urban Development, CN Economic Development Corporation, Fannie Mae New Jersey Partnership Office, and our advertisers who value you as a community, and as customers, and want you to become better informed so that you achieve the goal of owning your own home.

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NBA in Newark

The softer, gentler side of the Nets and NBA

By Sianyene "Kim" Bowman

Yes the NBA finals are over and sadly the New Jersey Nets lost to the Los Angeles Lakers, but in winning the Eastern Division Conference and fiercely challenging team Shaq and company, the former underdogs of basketball had an incredible season.

This story, however, is about the kinder, gentler side of the team. Deadly serious about the game of basketball, the Nets and other members of the NBA often get away from the work of basketball to pursue their other passion: community involvement.

The Nets & Devils Foundation encourages its players and coaches to support philanthropic efforts and their goal is to help create economic growth in the inner cities. The team takes on this challenge with the same ferocious tenacity and vigor displayed on the court during this, their championship season. But when it comes to their community endeavors, they add compassion.

Last week the Nets & Devils Foundation joined the NBA to open the Reading & Learning Center at the West Side Boys & Girls Club (B&GC) of Newark. The foundation and its players, who support several scholarship initiatives, established the Reading & Learning Center as a commitment to encourage early childhood literacy. As part of an ongoing commitment to the community, the foundation will provide the B&GC with a grant. The NBA and its teams have opened more than 30 Reading & Learning Centers nationwide and have donated thousands of books to the B&GC.

Governor McGreevey, Newark Mayor Sharpe James, Joumana Kidd, wife of Jason Kidd, and NBA legends, Bob Lanier, Willis Reed, Bill Walton and Nate "Tiny" Archibald were a part of this effort to help bring the joy of reading to children in Newark.

On that hot, muggy Tuesday, however, most of the joy for the elementary school age students and their parents was seeing the towering superheroes up close, in person.

Bob "Big Bob" Lanier, chairman of program, was introduced to the audience of more than 100 parents, volunteers and B&GC staff by Matthew Torres, a energetic, young, future basketball star who plays in the club's Small Fry League. Torres, 12, told City News that he would like to play in the NBA when he is older and that he encourages all young children to read.

Regina Delgado, the youth's mother echoed that, "Many of the younger children look up to



Bill Walton, Willis Reed and Nate Archibald (l - r)



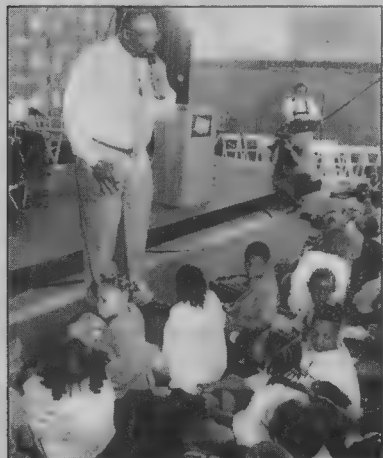
NBA Commissioner, David Stern and Matthew Torres (l - r) at the West Side Boys and Girls Club in Newark.

Matthew because he helps them with their homework and plays sports with them at the Boys & Girls Club."

As the temperature pushed past 90 degrees and the room filled with excitement, a young girl became faint. As her knees wobbled, Mayor James, Mrs. Kidd, and Nets CEO Lou Lamoriello, simultaneously spotted her dilemma. Each dashed to her rescue. Lamoriello, the first to arrive, swooped her up. He cradled her on his lap for the rest of the press conference.

"We are caring people who want to see a difference in lives," Big Bob said, speaking of the Nets foundation and the NBA's concern about children and community.

The children of Newark saw a gentler side of champions.



Bob Lanier gives literacy pep talk in Newark



Joumana Kidd looks on during literacy event

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Songstress Yolanda Adams performs at Six Flags gospel jamboree

JACKSON — Gospel Jamboree 2002 will be held on Saturday, June 29 at Six Flags Great Adventure. This year's featured performers are Grammy & Stella Award winners, Yolanda Adams and Kurt Carr & The Kurt Carr Singers.

The Gospel Jamboree 2002 will feature three stages of continuous gospel music. The main stage will feature two time Grammy winner Yolanda Adams and five time Stellar award winner Kurt Carr & The Kurt Carr Singers. The second stage will feature choirs from

the tristate area for a Choir Search Competition and the winning choir will appear on the main stage opening for the feature performers. The third stage will have a gospel DJ and open microphone for aspiring artists. In addition there will be local Christian vendors, parades, exciting rides, other shows, and spectacular attractions. The evening will close with a breathtaking fireworks display.

For more information regarding the choir search competition criteria and vendor



Yolanda Adams

applications please contact Soul Brothers Production Company at 732-422-6674, visit the website at www.soulbrothers.com or e-mail to: gospelmusic@soulbrothers.com.

smart

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URBAN SCHOLARSHIP PROGRAM

Melba Moore to perform in Montclair benefit concert

MONTCLAIR — Award-winning singer, actress and producer Melba Moore will be the featured guest artist at a Summer's Evening of Music and Dance to be held 5:00 p.m. — 7:00 p.m. on Sunday, June 30, at Glenfield School. The event, which also features performances from local groups, will benefit the wheelchair lift campaign for Rising Mount Zion Baptist Church of Montclair.

"We are blessed to have Ms. Moore and our brothers and sisters from area churches put their talents to use for this worthy cause," says Deacon Calvin Jackson, a member of the fundraising committee. "For many years, the church wanted to install a lift to provide easier access for the physically challenged. Now, that dream is becoming a reality. Our whole purpose is to make it easier for people to hear the Word and fellowship together," he said.

A native of New York City, Moore attended a performing arts high school in Newark and earned a bachelors of arts degree in music education from Montclair State College. After teaching for some time, she returned to her dream of becoming a performer. In 1968, she won a role in the Off-Broadway musical "Hair", where she starred for 18 months in a variety of roles and eventually landed the lead. This was the first time in the history of Broadway that a black actress had replaced a white one and critics hailed Moore for her groundbreaking performance.

Moore has also appeared on television series and specials and as the star of network variety shows including "The Melba Moore-Clifton Davis Show" and her own show "Melba." She has recorded several albums and established herself as a powerhouse entertainer. Moore has just released a new inspirational CD entitled, "I'm Still Here", is currently touring the U.S. in an original musical, "Norman's Ark" and has penned her own play, entitled "Who Can We Trust." For tickets call 973-744-1332 or 973-247-2083 from 9:00 a.m. to 11 a.m. and 1:30 p.m. to 6:30 p.m.



Southern art

NEW YORK — One of the outstanding collections of contemporary art by self-taught African-American artists will be presented in Testimony: Vernacular Art of the African-American South, an exhibition on view at the AXA Gallery through July 13, 2002. The exhibition includes more than 60 works — including paintings, drawings and sculpture from the collection of Ronald and June Shelp.

The artists represented in the exhibition range from the most celebrated practitioners — such as James "Son" Thomas of Mississippi, famous both as a blues musician and an artist; Bessie Harvey of Tennessee, whose sculptures were included in the 1995 Whitney Biennial; and Archie Byron, successful in Atlanta not only as an artist but as an entrepreneur and political leader — to less well known but no less remarkable artists such as Lorenzo Scott, J.B. Murray, and Georgia and Henry Speller. Thornton Dial Sr. and his extraordinary extended family of artists comprise the largest group of works, offering a view of the inter-connections within his Alabama family.

"This exhibition shows how

the creative impulse is inherent in the human experience," says Howard Dodson, Chief of the Schomburg Center. "Again, if you look at the trajectory of African-American visual arts, the individuals who were recog-



nized were those who migrated to the North. But there were many others who stood their ground and fashioned art out of the resources — and indeed lack of resources — of the South, and they, too need to be understood and appreciated and made accessible to the public."

Shelp and his wife have donated major pieces to the Hirshhorn Museum, the Philadelphia Museum of Art & the National Museum.

Chris Rock is 'Bad Company' for Anthony Hopkins in goofy espionage thriller

Review by Kam Williams

I can't remember the last time I kicked off a critique of a movie by talking about its casting director. But after watching *Bad Company*, I had to find out who came up with the cockamamie idea of casting Anthony Hopkins and Chris Rock as buddies in an action/adventure flick. Victoria Thomas did, that's who.

Vicki, a veteran with over thirty casting credits to her name, has as many hits as misses on her resume'. Last year, for instance her inspired pairing of Will Smith and Jon Voight as Muhammad Ali and Howard Cosell, respectively, proved so successful, that they both landed Academy Award nominations.

At the other extreme, however, tricky Vicki met with the opposite results when she put pop crooner Eric Benet with Mariah Carey in *Glitter*, the pop diva's disastrous screen debut. Not only did some questionable casting ruin Mariah's vanity vehicle, but nasty rumors of a set romance between her and Eric almost wrecked his then impending marriage to Halle Berry, according to the tabloids.

In *Bad Company*, Sir Anthony Hopkins and comedian Chris Rock never really seem at ease with each other. The Shakespearean-trained Hopkins, after all, is an oft Oscar-nominated actor who won an Academy Award in 1992 for *Silence of the Lambs*. Rock is just as accomplished in his own right, having won a couple of Emmys and a Grammy for his brash brand of off-color humor.

But their odd coupling, unfortunately, ends up looking like two different films in one, Hopkins', an icy, espionage thriller, Rock's, a light, fish-out-of-water farce. Thus, it's unsettling, to say the least, to watch one star play it straight, but never the straight-man, while the other is always mugging and trash-talking like a buffoon.



Chris Rock & Gabriel Macht in "Bad Company"

As the movie opens, Gaylord Oakes (Hopkins), a seasoned CIA Agent, is heading an overseas assignment designed to prevent a piece of carry-on luggage containing a nuclear bomb from falling into the hands of terrorists.

Kevin (Rock), a rather refined, Harvard-grad, is a critical element of Oakes' crack team of agents handling the case.

When Kevin is suddenly killed in a shootout,

Oakes' only hope of salvaging the operation lies with Jake (also Chris Rock), Kevin's long-lost identical twin. But Jake is a crude, motor-mouthed chess hustler who scalps concert tickets when he's not playing games on the streets of New York City.

Elated but quickly saddened to learn about the late sibling he never even knew existed, Jake agrees to impersonate his brother for \$100,000. But with a nine-day deadline looming on the horizon, Oakes knows he has a Herculean task ahead of him. For he must rapidly transform this uncouth, ungrammatical petty thief into a sophisticated bon vivant, in order to accomplish an already improbable mission. And faster than you can, "The rain in Spain falls mainly on the plain," he thinks he's done it.

The movie then makes its attempts at levity, all awkward, courtesy of Mr. Rock, in his capacity as that cowardly coon stereotype popularized by Stepin Fetchit in the Forties. When you least expect it, he is given to undercutting any tension in the atmosphere with throwaway lines like, "I want to go back. I just want to see my girlfriend and watch Oprah." Or when he accidentally slips out of character and into slang, such as when he says, "Chill out, I mean relax."

I know that director Joel Schumacher (*A Time to Kill*) is capable of producing better work than this mediocre mess. *Bad Company* is so sloppily edited, I could barely follow the time line. And I know I wasn't alone. Its Swiss cheese plot was so riddled with holes, it had the audience at my screening vociferously reacting to the inappropriate developments at times.

Although, there is undoubtedly a sudden mass appetite, post 9-11, for films about terrorism with portable thermo-nuclear devices, *Bad Company* definitely represents a dubious, unsatisfactory attempt to cash in on that hunger.

Interview with Chris Rock

By Kam Williams

KW: *Bad Company* reunites you with Producer Jerry Bruckheimer, who gave you your start in movies, back in 1987, in *Beverly Hills Cop 2*. Is it the same working with him then and now?

CR: "Now he has to pay me!"

KW: What else was different?

CR: "I wasn't even supposed to be in the first film. I was just hanging out with Eddie Murphy. In this one, I guess I got the Eddie Murphy part. So, things change."

KW: How does it feel for you to be the big star now?

CR: "I'm sure that, if he wanted to do it, they would've gotten rid of me, even if we'd been filming for ten days."

KW: What was it like working with someone of the stature of Anthony Hopkins?

CR: "It was cool. But I've worked with Oscar-winners before. I've worked with Mel Gibson, Steven Spielberg, Morgan Freeman, Joe Pesci, Ben Affleck and Matt Damon."

KW: And how'd you enjoy your steamy scenes with Garcelle Beauvais?

CR: "She was great. She's

obviously sexy, AND she can act. So, it makes it all that much better."

KW: Is it at all awkward on the set for you working with a gorgeous, scantily-clad woman?

CR: "Agh, there're beautiful girls everywhere. They're everywhere! They even dance naked in clubs for dollars. So, it's not that big a deal."

KW: How is making an action film like this different from doing a comedy flick?

CR: "It's more tiring, all the fighting and fake fighting, because it's not like you have to run only once. You're running thirty times. You actually have to workout with a trainer beforehand. You can't just go into an action movie from doing nothing. You gotta get in shape."

KW: In one scene, your character marvels at the life style his very successful, late brother had been able to afford. Do you ever pinch yourself about your own success?

CR: "I wake up every day and say, 'This is incredible.'"



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LEGAL NOTICE HOUSING AUTHORITY OF THE TOWN OF MORRISTOWN

ELEVATOR SERVICE AND MAINTENANCE CONSULTANT

PUBLIC NOTICE is hereby given that sealed proposals will be received by the Housing Authority of the Town of Morristown (hereinafter "Authority"), in the County of Morris, State of New Jersey, at the Administrative Offices of the Authority, located at 31 Early Street, Morristown, NJ 07960, on June 28, 2002 at 3:00 p.m. prevailing time. Bids must be enclosed in sealed envelopes bearing the name of the Bidder and marked "BID FOR ELEVATOR SERVICE AND MAINTENANCE." All bids will be opened publicly and read aloud at that time for a single complete contract. The Authority reserves the right to waive any informalities in bids and to reject any and all bids if it is in the best interest of the Authority to do so.

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The Contract Documents are on file and can be obtained at the Administrative Offices of the Authority. DOCUMENTS WILL NOT BE MAILED.

The Successful Bidder will be required to furnish an acceptable Performance and Labor and Material Payment Bond, written by a Surety listed in the most recent Circular Number 570, United States Dept. of the Treasury, to the Authority may prescribe and with such Sureties as they may approve.

All Bidders must be authorized to do business in New Jersey. Any Bidder which is a corporation not chartered under the Laws of the State of New Jersey must submit an affidavit certifying that said corporation is authorized to do business in the State of New Jersey.

It shall be necessary for all Bidders to present evidence that the Bidder's company or firm has been in business for at least five (5) years in this particular field and can submit a suitable record of satisfactorily completing similar projects.

Bidders are required to comply with the requirements of Public Law 1975, c. 127, which pertains to "Non-Discrimination" and "Affirmative Action," and Public Law, c. 33, which requires a Statement of Corporate Ownership.

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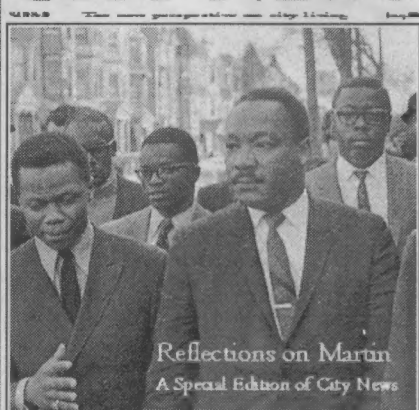
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Community

ONGOING

New Brunswick — Help is available for parents concerned about children's safety. For more info call 1-800-CHILDREN.

THURSDAY, JUNE 20

Newark — Division of Housing & Community Resources will hold a free Technology workshop at the United Way of Essex and West Hudson's Resource Development Center. For more info call 973-624-8300.

FRIDAY, JUNE 21

Newark — The UMDNJ mobile unit for health counseling and testing will be dedicated at 11:00 a.m., 110 Bergen St. For more info call 973-972-7276.

SATURDAY, JUNE 22

Plainfield — You are invited to a book signing for Patricia Reid-Merritt, best selling Author of Sister Power at Our Story Book Store from 2:30 p.m. - 4:30 p.m. For more info call 908-755-8800

SUNDAY, JUNE 23

Newark — The Newark Museum and the Hispanic Chamber of Commerce hosts San Juan Bautista Day from 1:00 p.m. - 4:00 p.m. For more info call 1-800-7-MUSEUM.

Carlstadt — The Gladiators for Kids community outreach initiative will kick off their Big Brothers/Big Sisters event at 3:00 p.m. For more info call 1-866-NJ-GLADS.

TUESDAY, JUNE 25

Holmdel — The League of Municipalities will hold a seminar on the new tax legislation from 8:30 a.m. to 1:00 pm, at the PNC Arts Center.

FRI, JULY 5 - LABOR DAY

Jersey City — Liberty Science Center offers Family Friendly Days from 9:30 p.m. - 5:30 p.m. For more info call 201-200-1000.

THURS, JULY 8- AUGUST 15

Bloomfield — The Advanced Technology Institute at Bloomfield College offers a world class Summer Computer Camp for high school juniors and seniors from 9:00 a.m. - 3:00 p.m. For more info call 973-748-9000.

Business

MON, JUNE 17, THU, JUNE 19

Cranford — Union County College offers a Microsoft Word XP class from 7:00 p.m. - 10:00 p.m. For more info call 908-709-7600.

TUESDAY, JUNE 18

New Brunswick — Middlesex County Cultural and Heritage Commission presents Money: How to Find It at 7:00 p.m. For info call 732-745-4489.

TUESDAY, JUNE 18

New York — Professional Women in Construction hosts a networking event at La Maganetta Ristorante from 5:30 p.m. - 8:00 p.m. For more info call 212-486-7745.

WED, JUNE 19 - AUGUST 14

Newark — Ironbound Business Improvement District presents Sounds of Ironbound from noon - 2:00 p.m. For more info call 973-491-9191.

WEDNESDAY, JUNE 19

Newark — The New Jersey Institute for Social Justice will sponsor a discussion on employment related transportation challenges facing low-income residents, from 8:30 a.m. - 12:00 p.m. Call 973-624-9400.

THURSDAY, JUNE 20

Kenilworth — The New Jersey Technology Council hosts a Life Science Forecast & Technology Tour at Schering Plough from 8:30 a.m. - 11:00 a.m. For more info call 856-787-9700.

Heartbeat

THURSDAY, JUNE 20

Rutherford — The grand opening for Health South Diagnostic Center of Rutherford begins at 4:30 p.m. For more info call 201-933-9403

THURSDAY, JUNE 20

South Orange — Seton Hall University offers a lecture series on Our State of Health since September 11. For more info call 973-378-2677.

THURSDAY, JUNE 20

The Greater North Jersey Chapter of the National MS Society will present a broadcast on Understanding & Controlling Bladder Dysfunction. For more info call 1-800-833-0087.

SATURDAY, JUNE 22

Belleville — The Blood Center of New Jersey will hold a Blood Drive at Knights of Columbus from 10:00 a.m. - 3:00 p.m. For more info call 973-676-4700.

SATURDAY, JUNE 24

Newark — The Blood Center of New Jersey will hold a Blood Drive at Our Lady of Good Counsel from 4:00 p.m. - 8:00 p.m. For info call 973-676-4700.

WEDNESDAY, JUNE 26

Cedar Grove — The Blood Center of New Jersey will hold Blood Drive at Cedar Grove Ambulance & Rescue Squad from 3:00 p.m. - 8:00 p.m. Call 973-676-4700

THURSDAY, JUNE 27

South Orange — Seton Hall University hosts a lecture series entitled Nursing Home Care in America Today. For more info call 973-378-2677.

FRIDAY, JUNE 28

Newark — Ironbound Community Corporation offers free Mammogram and Pap Smear testing for women over 40 years old. For more info call 973-465-0555.

MONDAY, JULY 8

Montclair — The Great North Jersey Chapter of the National MS Society will presents a group counseling series for those newly diagnosed with the disease. For info call 1-800-833-0087.

TUESDAYS, JULY 9,23

Irvington — Irvington General Hospital will host a Crochet Club from 10:00 a.m. - 12:00 p.m. For more info call 973-399-6033.

TUESDAY, JULY 23

Newark — Newark Beth Israel Medical Center will hold a Blood Drive from 8:00 a.m. - 5:00 p.m. For more info call 973-926-7175.

THURSDAY, OCTOBER 3

Clifton — Clara Mass Auxiliary will host a Fashion Show at the Valley Regency at 6:30 p.m. For more info call 973-450-2150.

Artz

TUESDAYS, JUNE 18,25

Morristown — Morris Museum will host Summer Drop In Art Workshop for children ages 3-12. For more info call 973-971-3718.

THURSDAY, JUNE 20

Montclair — Trumpets Jazz Club & Restaurant will host a CD release party for Ms. Carrie Jackson at 8:00 p.m. Call 973-744-2600.

THURSDAY, JUNE 20

Newark — The Newark Museum will host 2002 Jazz In The Garden featuring Winard Harper from 12:00 p.m. - 1:30 p.m. For more info call 1-800-7-MUSEUM.

THURSDAY, JUNE 20

Newark — Newark Symphony Hall will present Mississippi Charles Bevel at 7:00 p.m. For more info call 973-624-1584.

THURSDAY, JUNE 20

New York — Q104.3 will be Rockin the Pier at South Street Sea Port from 12:30 p.m. - 3:00 p.m. Call 1-212-SEA-PORT.

THURSDAY, JUNE 20,27

New York — Sam Goody's "Home Before Midnight Concert Series" at the South Street Sea Port will start at 6:00 p.m. For info call 1-212-SEA-PORT.

FRIDAY, JUNE 21

New York — The Food Network brings the television show "Unwrapped" to life at the South Street Sea Port from 11:00 a.m. - 3:00 p.m. Call 1-212-SEA-PORT.

FRIDAY, JUNE 21

Woodbridge — Barron Arts Center Presents Mary Ann Farley at 8:00 p.m. Admission is free. For more info call 732-634-0413.

SATURDAY, JUNE 22

New York — The Downtown NYC River to River Festival 2002 in association with Channel Thirteen/ WNET New York is Proud to present the 10th Anniversary of Children's Day at the South Street Seaport from 12:00 p.m. - 4:00 p.m. For info 212-SEA-PORT.

SUNDAY, JUNE 23

Jackson — Six Flags Great Adventure will kick off its Summer of Festivals series with a Mardi Gras Festival. The Neville Brothers will perform in the Northern Star Arena. For more info call 732-928-2000.

SAT, SUN THROUGH JUNE 23

Newark — The Newark Museum will present Circus In The Stars at 1:00 p.m. and 3:00 p.m. For more info call 1-800-GO-MUSEUM.

MON, JUNE 24 - SEPT 2

Cape May — Mid Atlantic Center for the Arts will host Cape May's Welcome INN Tour from 2:00 p.m. - 4:00 p.m. Call 609-884-5404.

WED, JUNE 26 - AUGUST 8

Newark — The Newark Museum will host the 28th Annual Newark Black Film Festival with guest speaker Pam Grier at 7:00 p.m. For more info call 973-596-6355.

WEDNESDAY, JUNE 26

Newark — New Jersey Performing Arts Center will host the 7th annual New Jersey Symphony Orchestra Community Partners Concert at 7:30 p.m. For more info call 1-800-ALLEGRO.

WEDNESDAY, JUNE 26-30

Jackson — Six Flags Great Adventure will host a Caribbean Festival. Call 732-928-2000.

THURSDAY, JUNE 27

New York — Wyclef Jean kicks off the slamming sounds of the Sam Goody "Home Before Midnight" at the South Street Sea Port. Concert is free.

SATURDAY, JUNE 29

Jackson — Six Flags Great Adventure will host a Gospel Festival. Call 732-928-2000.

WEDNESDAY, JULY 3-7

Jackson — Six Flags Great Adventure will celebrate America. For more info call 732-928-2000.

THURS THROUGH AUG 15

Newark — The Newark Museum will host Jazz in the Garden Lunchtime Summer Concert Series from 12:00 p.m. - 1:30 p.m. For more info call 973-596-6355.

Religion

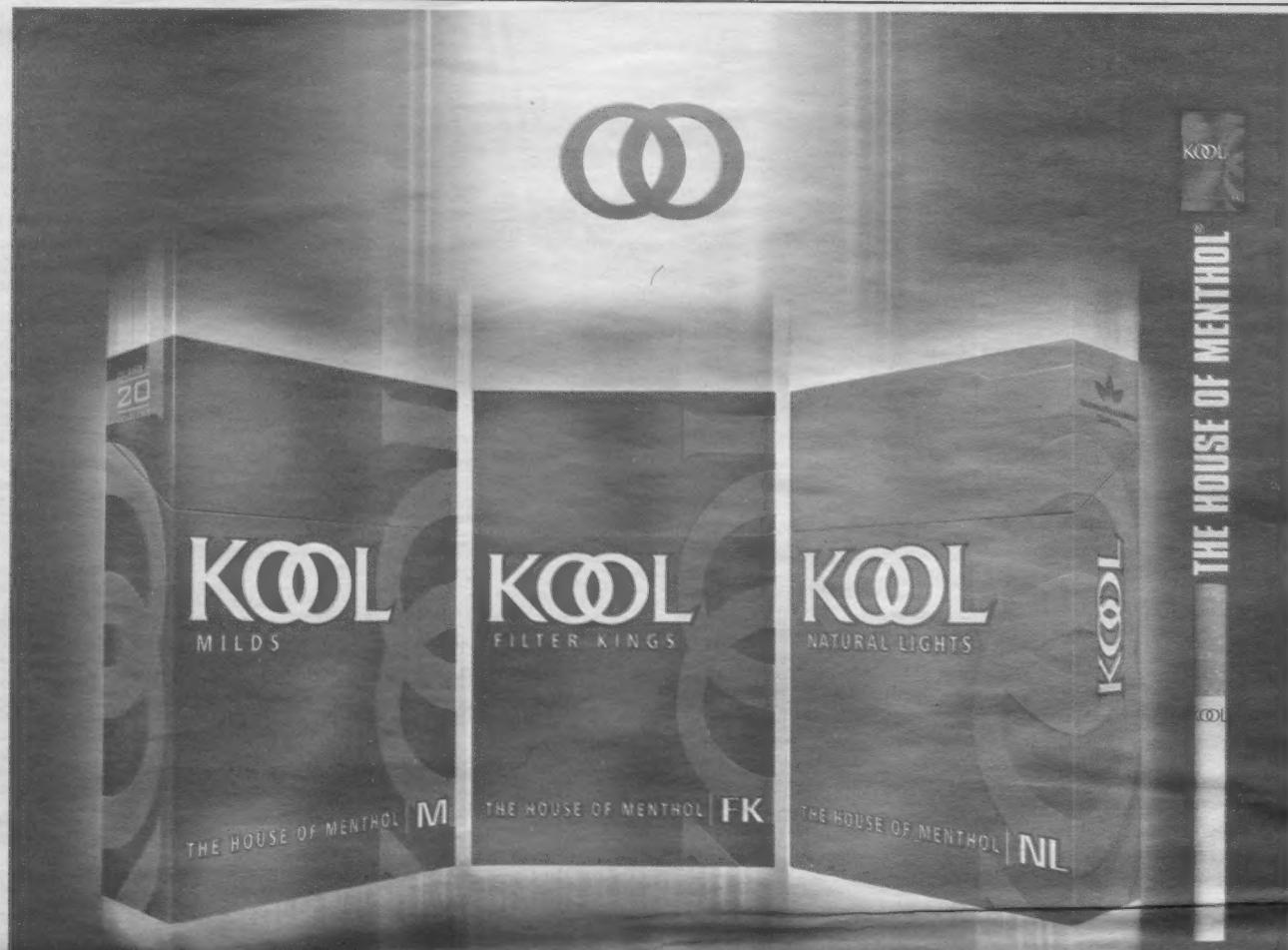
WEDNESDAY, JUNE 19-21

North Edison — The Mt. Zion UFW Baptist Church will conduct their Soul Winner's Crusade at 7:30 p.m. Call 908-755-4983.

WED, JUNE 26- FRI, JUNE 28

Newark — Black Ministers Council of New Jersey will hold workshops at the Sheraton Hotel. For more info call 973-678-1217.

Mail your calendar events to:
City News
111 Mulberry Street, Newark,
NJ 07102.



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